DOCUMENT RESUME

ED 414 801 HE 030 694

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TITLE	California Trends in Student Aid: 1990 to 1996.
INSTITUTION	California Higher Education Policy Center, San Jose.
PUB DATE	1997-06-00
NOTE	53p.; For previous report, see ED 382 082.
AVAILABLE FROM	California Higher Education Policy Center, 160 West Santa Clara Street, Suite 704, San Jose, CA 95113 (#97-8, free).
PUB TYPE	Numerical/Quantitative Data (110) -- Reports - Descriptive (141)
EDRS PRICE	MF01/PC03 Plus Postage.
DESCRIPTORS	Educational Finance; Educational Policy; *Educational Trends; Family Income; *Federal Aid; *Grants; Higher Education; Paying for College; *State Aid; *Student Financial Aid; *Student Loan Programs; Student Loan Programs; Tables (Data); Trend Analysis
IDENTIFIERS	*California; Family Education Loan Program; Federal Direct Student Loan Program; Pell Grant Program; Stafford Student Loan Program

ABSTRACT

This report presents data on the amount and types of financial assistance available to help students pay the costs of attending postsecondary institutions in California between 1990-91 and 1995-96, with some trend data going back to 1977-78. Sixteen charts and 12 tables update data on undergraduate student fees for California public colleges and universities; public institution fees as a share of household income; student aid by source; statewide trends in aid; aid to students at public and independent nonprofit institutions; the number of Federal Family Education Loan Program (FFELP) and Ford Direct Student Loan Program (FDSLP) loans; the average size of Stafford loans; Cal Grant distribution; Pell Grant distribution; institution-based aid; and state funding of University of California and California State University Aid. The report concludes that policymakers need to get the price of higher education under control, increase need-based financial aid, sharpen priorities for investment in student aid, and undertake a thorough review and reappraisal of the student-aid delivery system. (MDM)

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ED 414 801

CALIFORNIA TRENDS IN STUDENT AID

1990 to 1996

A Report from

THE CALIFORNIA HIGHER EDUCATION POLICY CENTER

June 1997

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HE 030 694

California Trends in Student Aid:

1990 to 1996

Lawrence E. Gladieux
Tracy Hartzler Toon
Watson Scott Swail

Prepared by The College Board for
The California Higher Education Policy Center

June 1997

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Foreword

California Trends in Student Aid: 1990 to 1996 presents the most comprehensive perspective on student aid in California during the 1990s. This report updates an earlier Center report, *Trends in Student Aid: California* (1995), by providing two additional years of data: 1994–95 and 1995–96. Both reports were completed under the leadership of Larry Gladieux of the College Board. *California Trends in Student Aid: 1990 to 1996* summarizes, from 1990–91 through 1995–96: all the major sources of financial aid (federal, state and institutional) for California students; the types of aid available; the amount of funding for each type of aid; and the distribution of student aid dollars among the three public sectors, the private nonprofit colleges and universities, and the proprietary institutions.

This report also raises policy issues about the cost and affordability of higher education in California. It raises questions about the role of financial aid in the overall funding of higher education. And it questions the role of the state and of institutions in providing student aid.

As student aid becomes a more central concern for California higher education, reliable data collection and reporting is critical for informed policy making. The College Board has fulfilled this important role by providing data from 1990–91 through 1995–96. Whether readers agree or disagree with the methodologies and perspectives of Gladieux and the staff of the College Board, they will likely agree that the reports have been informative and stimulating. The Center believes it is important for California to maintain the collection and reporting of this valuable data.

The Center welcomes the reactions of readers to this report.

Joni Finney
Associate Director
The California Higher Education Policy Center

Introduction

California Trends in Student Aid: 1990 to 1996 presents data on the amount and types of financial assistance available to help students pay tuition, room and board, and other costs of attending postsecondary institutions in the State of California. The model for this data collection and analysis is the College Board's annual *Trends in Student Aid*, which tracks student aid nationwide.

The primary objective of this report is to provide the most complete and comparable statistics available on student aid for all California postsecondary institutions: public, independent nonprofit, and independent for-profit. The years covered are 1990–91 to 1995–96. For the most part, the California data we present in this report mirror trends at the national level.

To put the aid trends in context, the study also reports on changes in undergraduate tuition, fees, cost of attendance, and family incomes of California residents. To assess whether college is becoming more or less affordable, one must look at all three indicators (costs, income, and available aid) together. And we report all of these data in both constant (inflation-adjusted) dollars, as well as current dollars. The inflation adjustment promotes accurate interpretation of trends, controlling for the variable purchasing power of the dollar over time.

This report updates a previous study, *Trends in Student Aid: California*,[1] which covered the years 1990–91 to 1993–94, a period of particularly rapid growth in student fees at the University of California (UC), the California State University (CSU), and the California Community Colleges (CCC). Fee increases have moderated in the two years that this report adds to the earlier study: 1994–95 and 1995–96. This report also places the fee changes in historical perspective by showing the pattern of fee increases back to the mid-1970s.

As in the earlier report, we conclude by identifying policy implications for state and higher education leaders. The overriding challenge to California policy makers is how to sustain access to postsecondary education for the state's growing and changing college-age population as well as for nontraditional, older students.

Limitations of the Data Collection

Direct aid is not the only type of government financial support to students. State and, to a lesser degree, federal and local appropriations allow institutions to charge less than the actual cost of providing instruction, thereby providing an invisible or indirect subsidy to all students. This report addresses only direct aid to students.

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[1] Lawrence E. Gladieux and Jacqueline E. King, *Trends in Student Aid: California* (San Jose: The California Higher Education Policy Center, 1995). The updated report presents two additional years of data as well as corrected data in some cases for the years 1990–91 to 1993–94.

Other restrictions also apply to the data in this report. For instance, the report does not consistently separate assistance for graduate and undergraduate students, since the available data are not broken out this way for many sources and programs. In other cases, reliable, consistent information was not available for all sectors of California postsecondary education. For this reason, the following categories of student aid are not included in this report:

- aid from veterans' and military programs;
- employer- and university-provided tuition remission, except for fee waivers under the California Community Colleges Board of Governors program awarded annually since 1993–94; and
- aid awarded in the form of wages from student employment, other than through formal work-study programs.

As noted two years ago in *Trends in Student Aid: California*, information on student aid in private, for-profit (or proprietary) schools is incomplete and remains so. However, the sources of financing for these schools is much less diverse than for nonprofit institutions. For-profit institutions of higher education rely almost exclusively on federal programs, with a small (and declining) amount of state assistance and, as far as we know, little if any institutional or private aid.

By contrast, the independent nonprofit sector awards substantial amounts of institutional aid to students. Unfortunately, data on such assistance is not detailed. The estimates in this report for institution-based aid in California's 100 independent nonprofit colleges and universities remain broad approximations, as they were in our report two years ago (and, in fact, as they are in our national *Trends in Student Aid* data series). As institution-based assistance continues to increase as a percent of available aid, "the collection of more complete, comparable data on student aid [at independent, nonprofit institutions] will be increasingly important."[2]

Another limitation of the data collection is the lack of any reliable information on non-federal student or parent borrowing for higher education. "Alternative" college loan programs—not federally sponsored or guaranteed—appear to be on an upswing, but there are no systematic data on such programs. Nor do we know to what extent students and families use conventional consumer loans, credit cards, or home equity lines of credit to finance postsecondary expenses. In our national *Trends in Student Aid* survey, we do not attempt to estimate the volume of such residual borrowing, nor do we here.

Presentation of Loan Data

The way we present information on federal loan programs here differs somewhat from our previous report, *Trends in Student Aid: California*. We now have unduplicated figures on the number of borrowers in all sectors, whereas two years ago we were missing such figures for the independent nonprofit institutions. In addition, this report reflects a major change in federal programs. In 1994–95, the U.S. Department of Education launched the Ford Direct Student Loan Program (FDSLP), in which students borrow directly from the federal government through the institutions that they attend. This program now competes with the Federal Family Education Loan Program (FFELP), in which students may choose—as in the past—to receive their loans from private

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2 Ibid., p. v.

lenders that are guaranteed by the government. Because we are interested primarily in tracking the volume of borrowing over time, not the particular mechanism by which students get their loans, this report for the most part combines data for FDSLP and FFELP.

We are also interested in capturing the changing proportions of subsidized and unsubsidized borrowing. Traditionally, most federal loans have been subsidized, meaning that the government pays the interest on them while borrowers are enrolled in college. Supplemental Loans for Students (SLS), now phased out, and the more recent Stafford Unsubsidized option do not provide such subsidy, which means that in-school interest charges are added to the borrower's total cost of each loan. A growing share of student loans are unsubsidized, both nationally and in California. Unsubsidized loans are available to all regardless of need; subsidized loans are need-tested.

A Note on State Programs

The array of aid programs offered to California students is complex. In addition to federal programs such as Pell Grants and student loans, California residents may be eligible for one of many state programs. Some of these programs are generally available; that is, the student may use the aid to attend any postsecondary institution, public or private. The Cal Grant is the largest such program, and is divided into three categories: A, B, and C. Cal Grant A helps low- and middle-income students pay college tuition and fees, while Cal Grant B provides a living allowance and sometimes tuition and fees for very low-income, disadvantaged students. Cal Grant B differs from Cal Grant A in two ways: (a) its income qualifications are more restrictive; and (b) it places less reliance on grade point average. The focus of Cal Grant C is on tuition, fees, and supplies for students seeking a vocational education.

In addition to state-administered aid programs, California also funds institution-based aid for the public segments through line items in the state budget—general fund expenditures for all higher education. Designated as each segment's discretionary aid source, these funds are awarded as institution-based aid in the form of Board of Governors fee waivers/grants to public community college students, or state grants and fellowships to UC and CSU students.

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The "Findings" section beginning on the next page includes figures as well as references to tables that appear at the back of the report. Detailed technical notes are included with the tables, which are followed by general notes and information about sources.

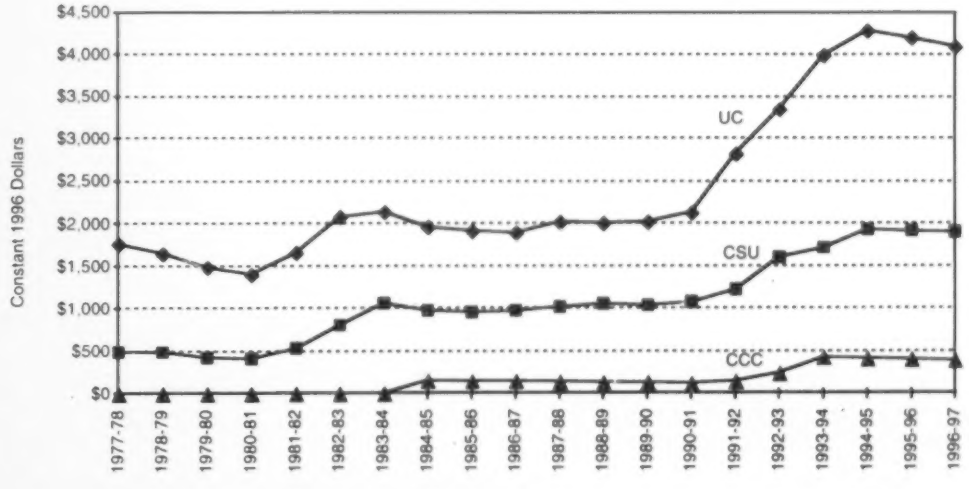
Findings

A. Overall Affordability Indicators

- Fees for attendance at California's public institutions have increased much faster than inflation in the 1990s. In constant dollars from 1990–91 to 1995–96, fees rose 97 percent at UC, 80 percent at CSU, and 198 percent at CCC. The average annual increase in fees was 15, 13, and 27 percent at UC, CSU, and CCC, respectively. (See Table 1.)

- Public college and university charges rose most sharply in the early 1990s, then leveled off in the mid-1990s. This pattern follows the historical trend, with more of the cost burden shifting to students in the form of higher fees when the state's economy and revenues are down—as they were in the early 1990s and the early 1980s. (See Figure 1.)

Figure 1
Annual Undergraduate Student Fees for Public Colleges and Universities
1977–78 to 1996–97



Source: Governor's Budgets and Analyses, 1976–77 through 1996–97.

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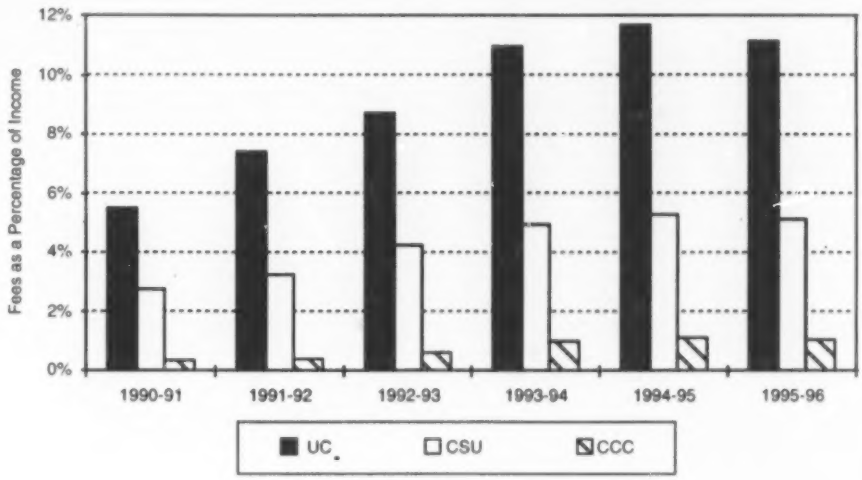
Figure 2
Public Institution Fees as a Share of Median Household Income (In Constant Dollars)



Based on Table 1.

- Tuition charged by independent nonprofit institutions, meanwhile, rose 12 percent in constant dollars between 1990–91 and 1995–96—the lowest rate of increase among California's postsecondary sectors. The average annual rate of increase was 2.3 percent during this period, and never exceeded 3 percent in any particular year. (See Table 1.)

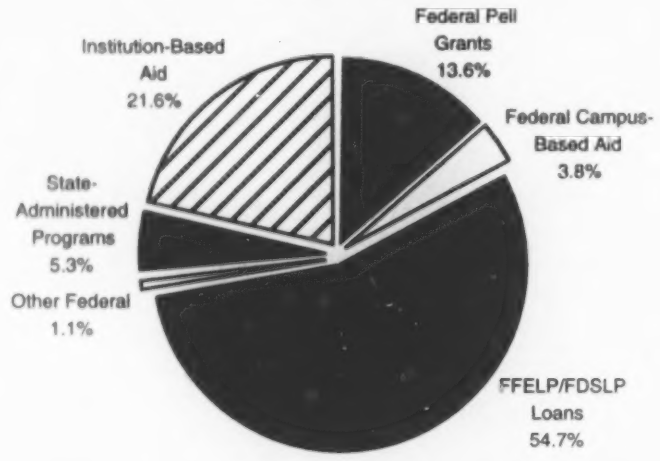
- Over the same years, income available to pay these rising charges has been stagnant for many lower- and middle-income students and families. Adjusted for inflation, both median household income and disposable personal income of California residents decreased slightly from 1990–91 to 1995–96. (See Table 1 and Figure 2.)

- Statewide, student aid totaled $4.6 billion in 1995–96, up 70 percent since 1990–91 after adjusting for inflation. More than two-thirds of this increase, however, was in the form of federally sponsored student and parent borrowing, an increasing share of which is unsubsidized. (See Tables 2/2a and Figure 3.)

- California's federal loan volume—Federal Family Education Loans (FFEL), Ford Direct Student Loans (FDSL), Perkins, and other loan programs—doubled between 1990–91 and 1995–96, from $1.3 billion to $2.6 billion in constant dollars. Federal and state grant assistance,[3] on the other hand, grew less than 30 percent during the same years, and declined as a share of total aid from 28 to 21 percent. (See Table 2a and Figure 4.)

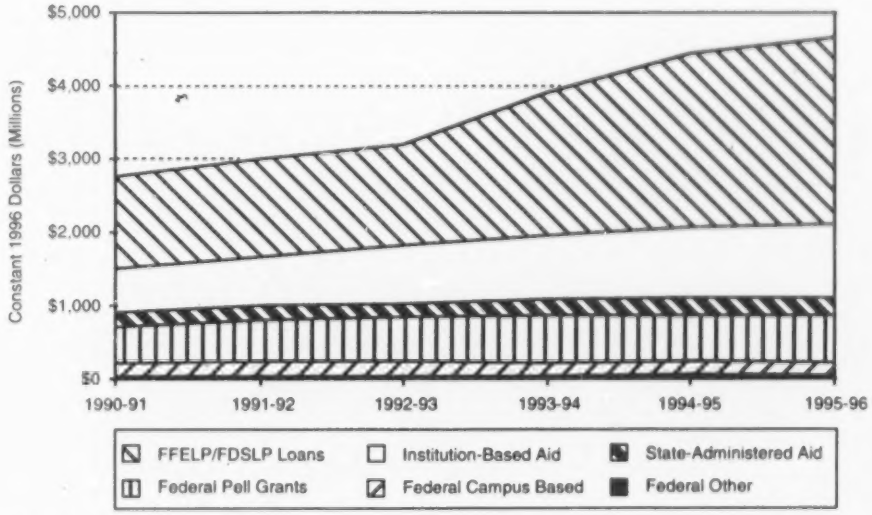
[3] Includes Pell, Federal Supplemental Education Opportunity Grants (SEOG), State Student Incentive Grants (SSIG), Federal "other grants," and Cal grants.

Figure 3
Student Aid by Source, 1995–96
($4.6 Billion Awarded)



Based on Table 2.

Figure 4
Statewide Trends in Aid, 1990–91 to 1995–96



Based on Table 2a.

B. Trends by Sector

- Of total aid statewide in 1995–96, about 50 percent ($2.3 billion) went to students attending public two- and four-year institutions, 39 percent ($1.8 billion) to students attending independent nonprofit institutions, and 11 percent ($0.5 billion) to students attending proprietary schools. (See Tables 2, 3 and 4.)

- The distribution of aid among sectors shifted dramatically in some programs from 1990–91 to 1995–96. The share of Pell Grant funds going to proprietary institutions dropped from 39 percent to 17 percent, while the public community colleges' share increased from 23 percent to 42 percent. (See Table 5.)

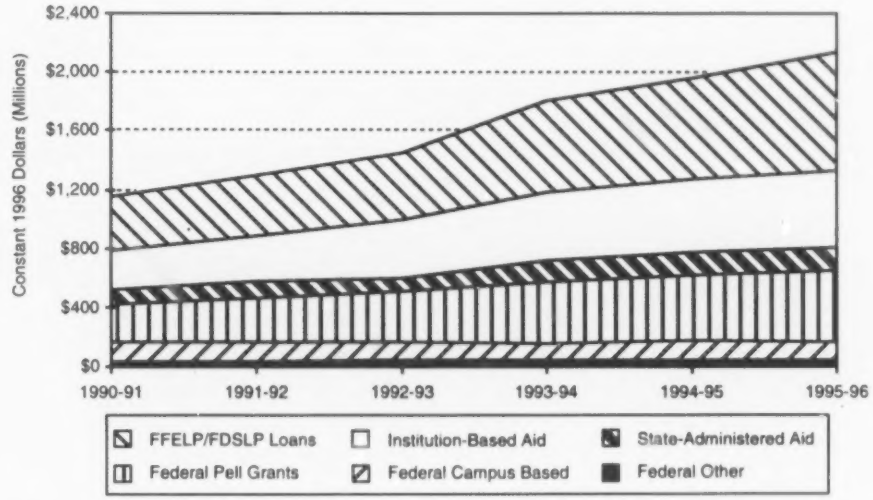
Public Sector

- Inflation-adjusted aid available to students at public institutions more than doubled from 1990–91 to 1995–96. Federally sponsored loans accounted for over 55 percent of this growth. (See Table 3a and Figure 5.)

Independent Nonprofit Sector

- While aid to students at independent nonprofit institutions increased almost 80 percent during the same years (in constant dollars), most of this growth was in the form of borrowing (80 percent), and most of the increased loan volume occurred after 1993–94 in federal unsubsidized

Figure 5
Aid to Students at Public Institutions



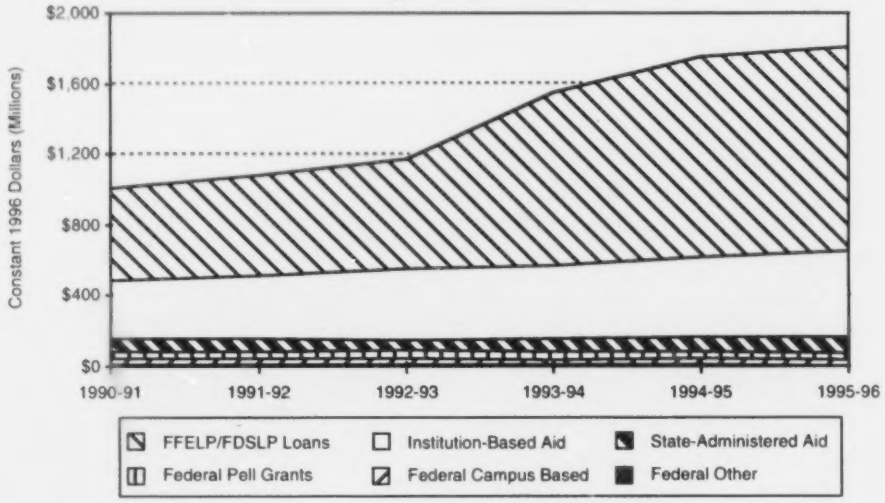
Based on Table 3a.

loans. In fact, unsubsidized borrowing volume doubled from 13 to 26 percent of all available aid in the independent sector. (See Table 4a and Figure 6.)

Proprietary Sector

- Inflation-adjusted aid to students in proprietary schools declined 16 percent from 1990–91 to 1995–96, as federal legislation and regulations tightened institutional participation in student aid programs. The only significant increase for proprietary institutions was in Stafford Unsubsidized Loans. (See Table 4a).

Figure 6
Aid to Students at Independent Nonprofit Institutions



Based on Table 4a

C. Borrowing Trends

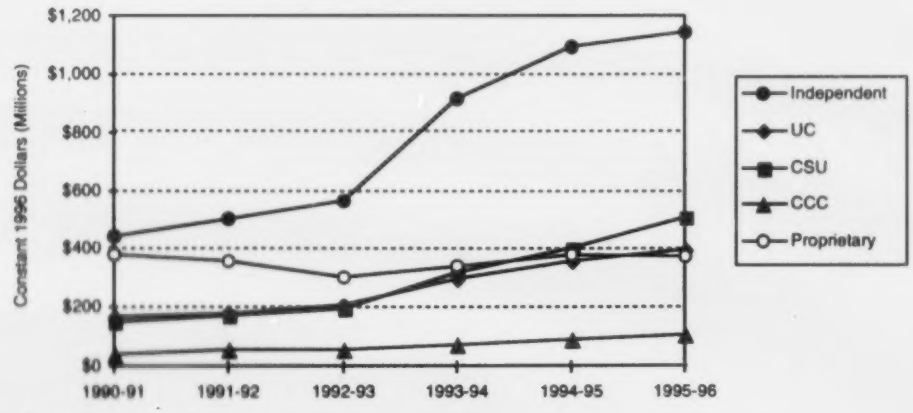
- The sharpest increase in federal loan volume, 40 percent, occurred in 1993–94 on the heels of the reauthorization of the Higher Education Act, which raised borrowing ceilings, expanded eligibility based on need, and created the unsubsidized loan option. Annual increases in borrowing then dropped to 21 percent in 1994–95 and 8 percent in 1995–96. (See Table 2a and Figure 4.)

- Total loan volume remains by far the highest among the independent nonprofit colleges. But the largest growth—both in aggregate amount and number of students borrowing—has occurred in the public sector, especially at CSU. Both the number of borrowers and the total volume of borrowing more than tripled at CSU from 1990–91 to 1995–96. Unsubsidized borrowing has increased five-fold at CSU since 1992–93. (See Tables 3a, 4a, and 6, and Figures 7 and 8.)

- The average combined Stafford Subsidized/Unsubsidized Loan amount at independent institutions in 1995–96 was $6,516 in constant dollars, up almost 10 percent from 1990–91. UC had the next highest average loan amount ($4,302), up 15 percent. CSU's average loan amount ($3,923) represents a 23 percent increase. (See Table 6 and Figure 9.)

- In 1990–91, all three public segments awarded more non-loan aid per recipient than loan-aid. In 1995–96, the public community colleges awarded nearly the same

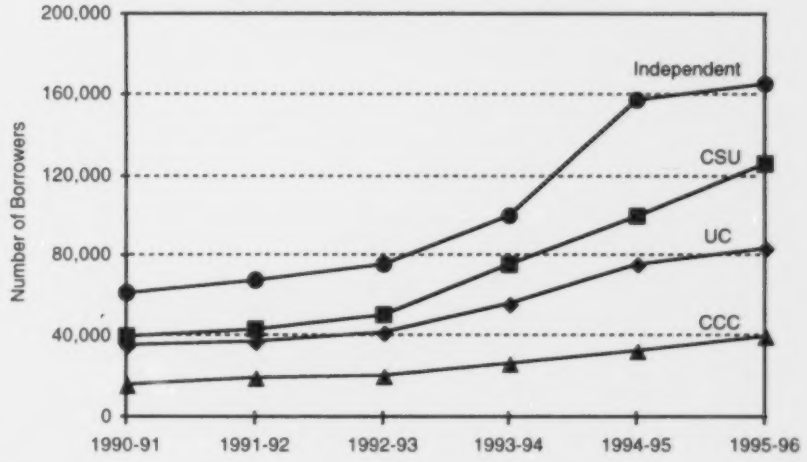
Figure 7
FFELP/FDSLP Loan Volume



Based on Tables 3a and 4a.

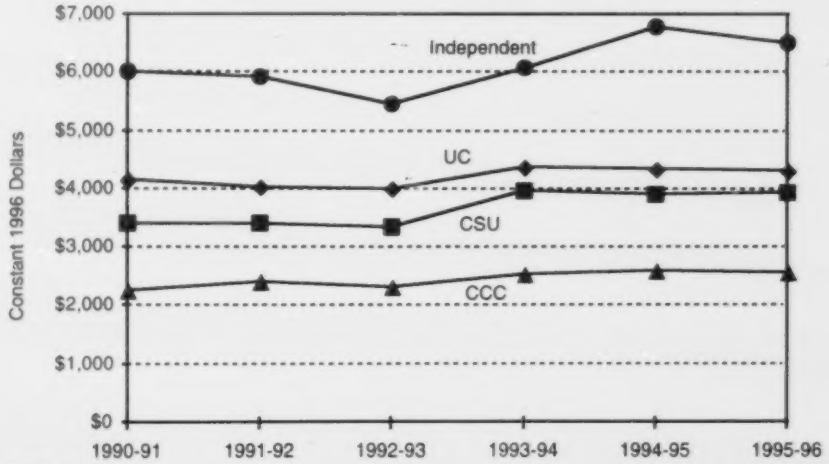
ratio of non-loan aid to loan-aid as five years earlier (80 percent to 20 percent). UC still awarded more non-loan aid per recipient. CSU, however, awarded 40 percent in non-loan aid and 60 percent in loan aid during 1995–96, a shift from 57 and 43 percent, respectively, in 1990–91. (See Table 7.)

Figure 8
FFELP/FDSLP Number of Stafford Loan Borrowers
(Subsidized and Unsubsidized)



Based on Table 6.

Figure 9
Average Stafford Loan Amount
(Subsidized and Unsubsidized)



Based on Tables 3a and 6.

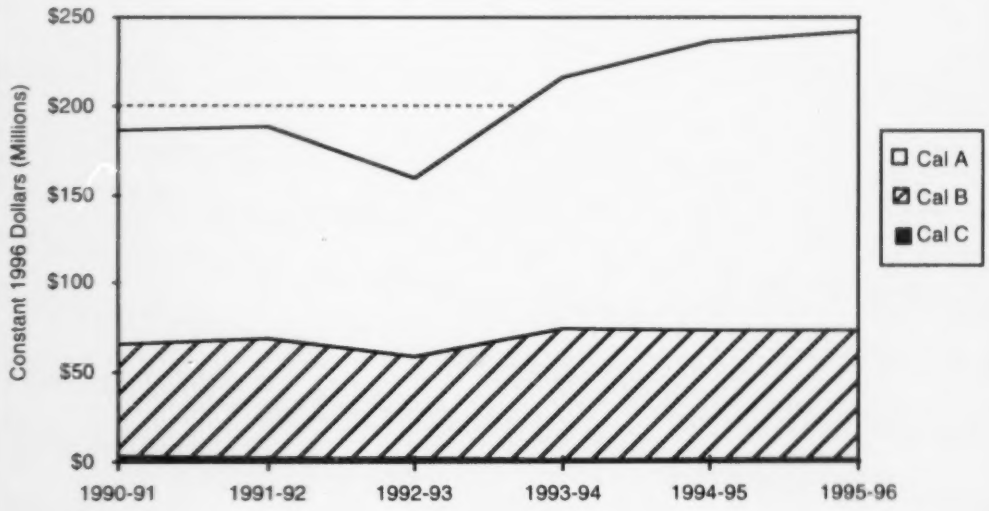
D. Cal Grant Program

- After declining in the early 1990s, Cal Grant funding recovered to some extent in the mid-1990s. Overall, between 1990–91 and 1995–96, the program increased 30 percent in constant-dollar value. (See Table 2a and Figure 10.)

- The share of Cal Grant aid awarded to UC students has increased steadily since 1990–91, surpassing the amount of Cal Grant aid awarded to students at independent nonprofit institutions in 1993–94. Independent institutions received 34 percent of total Cal Grant funding in 1995–96, down from 42 percent in 1990–91, while CSU's share of Cal Grant funds decreased steadily during the same period. Proprietary institutions have always had the smallest share of Cal Grant aid, and that share has declined steadily in the 1990s. (See Table 5 and Figure 11.)

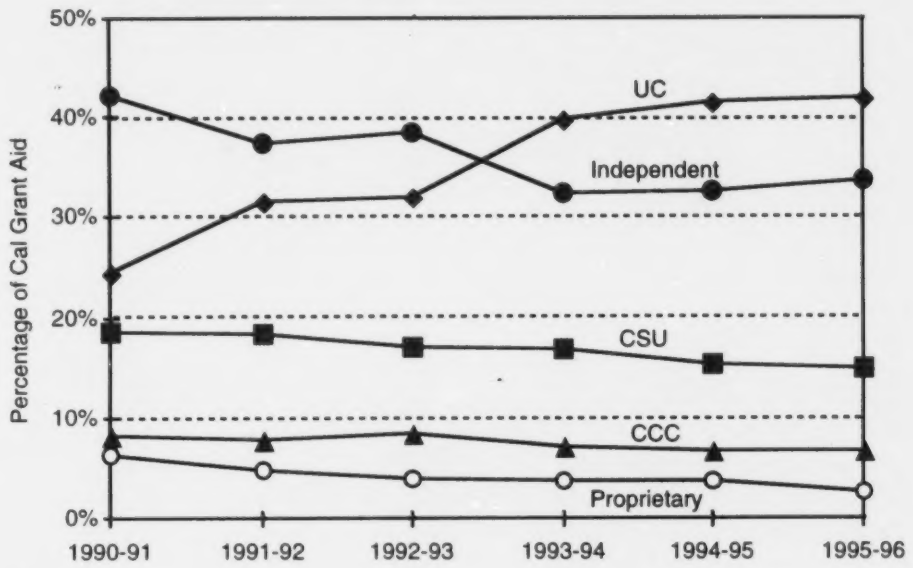
- In total, students at UC and students attending California's independent institutions receive over 75 percent of all Cal Grant aid. By contrast, students at these institutions receive only 18 percent of Pell Grant funds. (See Table 5 and Figure 12.)

Figure 10
Cal Grant Distribution



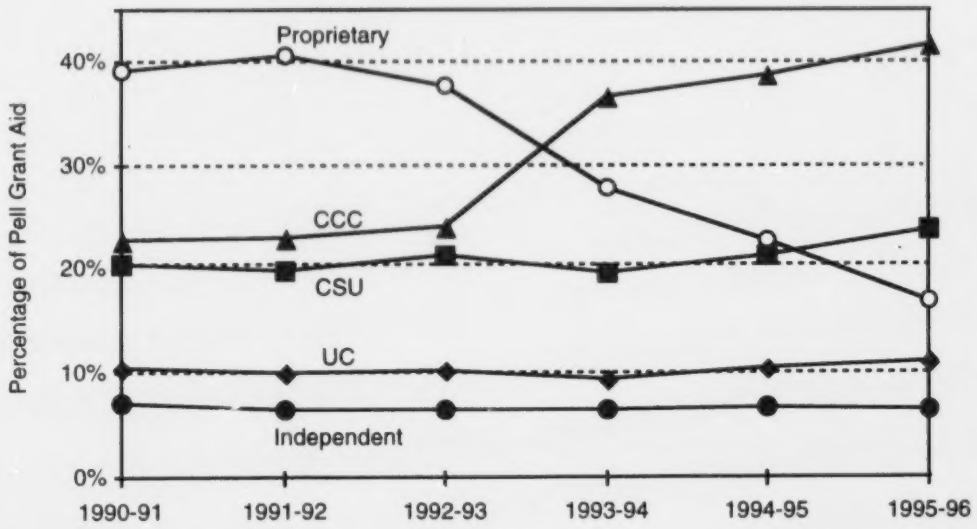
Based on Table 2a.

Figure 11
Cal Grant Distribution, by Percentage Share



Based on Table 5.

Figure 12
Pell Grant Distribution, by Percentage Share



Based on Table 5.

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E. Institution-Based Aid

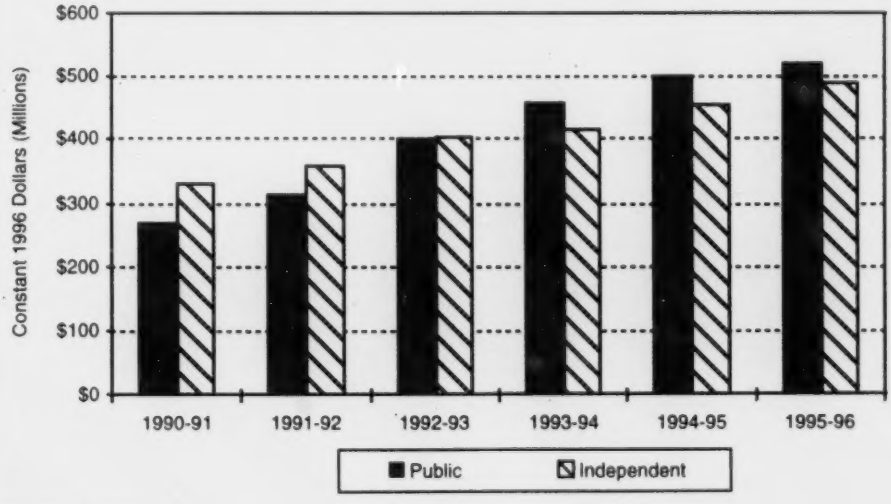
- Institution-based aid, which includes institutional scholarships, fee waivers, loans, work-study, and money from private sources, totaled $1 billion in 1995–96, up nearly 70 percent since 1990–91 after adjusting for inflation. Only federal loan programs provided a larger amount of aid to California students. (See Tables 2/2a.)

- Institution-based aid in the public sector totaled more than $510 million in 1995–96, almost double the amount in 1990–91 after adjusting for inflation. In 1993–94, in fact, public institutions surpassed independent nonprofit institutions in the volume of such assistance awarded. Institution-based aid for the independent sector also grew—albeit at a slower rate—almost 50 percent in constant dollars from 1990–91 to 1995–96. (See Table 2a and Figure 13.)

- Among the public segments, institution-based aid increased 134 percent at CSU and more than 55 percent at UC. Though starting from a very small base, the public community colleges generated the largest increase (208 percent) in institution-based aid. (See Table 3a and Figure 14.)

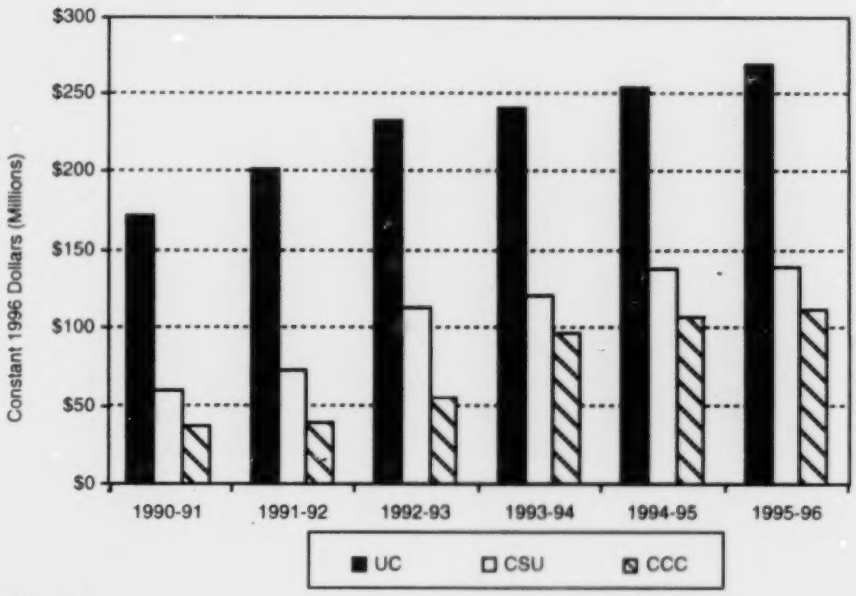
- In inflation-adjusted dollars, state general fund expenditures for all higher education declined precipitously in the early 1990s, then increased slightly in the mid-1990s. Over these same years, general fund support for segment-specific student aid increased significantly for the public community colleges, while remaining roughly flat for UC and CSU. (See Tables 8/8a and Figure 15.)

Figure 13
Public and Independent Institution-Based Aid



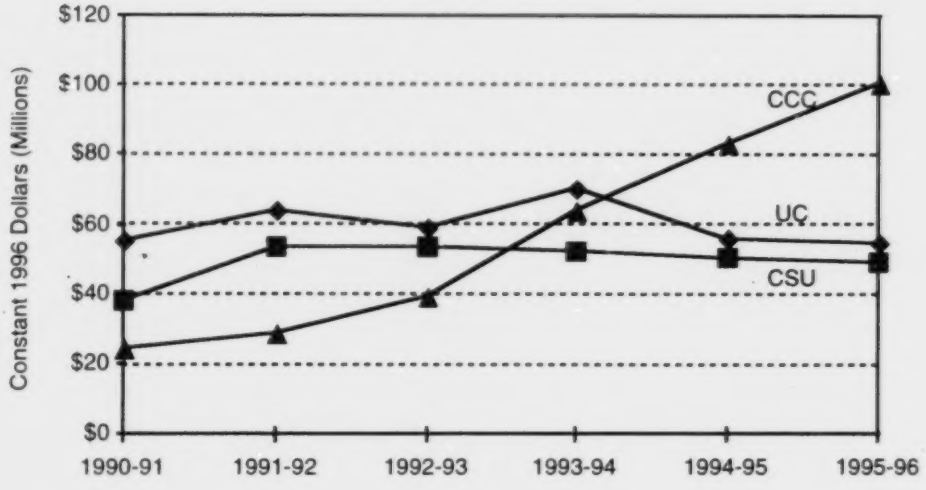
Based on Table 2a.

Figure 14
Institution-Based Aid Volume in the Public Sector



Based on Table 3a.

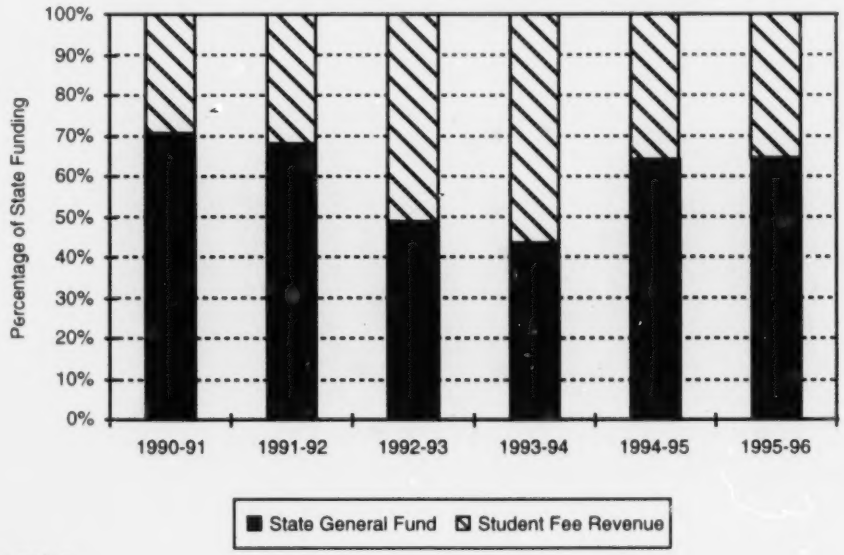
Figure 15
State General Fund Support for Institution-Based Aid



Based on Table 8a.

- Student fee revenue financed an increasing share of institution-based aid in the early 1990s, almost 60 percent by 1993–94. In 1994–95 and 1995–96, the reliance on fees to pay for institution-based aid shifted back toward the 1990–91 level, which was less than 30 percent. (See Table 8a and Figure 16.)

Figure 16
State Funding of UC and CSU Institution-Based Aid



Based on Table 8a.

Policy Implications

The College Board's 1995 report for The California Higher Education Policy Center concluded, "Overall, going to college in California is much less affordable today than it was at the beginning of the 1990s."[4] Two years later our assessment is not greatly changed. Yes, student fees for attending California's public institutions leveled off in the two additional years captured in this study. But the share of family income required to pay these fees remains far higher than it was in 1990–91. And while available aid has increased, most of the growth in aid has come in the form of loans, not grant support, and an increasing proportion of the borrowing is unsubsidized.

To make college affordable again, the 1995 report identified four policy challenges, which are as pertinent now as they were then.

Get the price of higher education under control; stabilize the rate of fee increases over time.

The rise in student charges in the early 1990s violated previous legislative commitments pursuant to California's Master Plan for higher education; these commitments provided that fee increases be "gradual, moderate, and predictable," that they be announced ten months in advance, and that they be held below ten percent regardless of the state's fiscal condition. In reality, there will always be pressure to raise tuition when the state's economy and revenues are down, but the established legislative policies remain important as guidelines for preserving student access and avoiding repetition of a boom-and-bust cycle in pricing college opportunities for California citizens.

Stabilizing tuition increases over time will require a range of policy responses that expand revenue from other sources, cut institutional operating expenses, and promote more cost-effective delivery of higher education. Other reports of The California Higher Education Policy Center have sought to spark debate on such policy choices.

Policy makers should aim to limit student fee increases in relation to annual growth of family income in California, thus gearing the price of higher education to a broad measure of economic well-being and family ability to pay. (In *Higher Education in California: A State of Emergency?*, David Breneman suggests relating tuition to the median income of students in each public segment.[5])

Step up state investment in need-based financial aid and link aid funding to annual fee increases.

The other side of the "affordability" coin is available aid. Even with the leveling off of public sector fees in the mid-1990s, financial aid is in a catch-up situation. The state effort to cushion fee increases has been uneven; the Legislature actually cut Cal Grants in 1992–93, then tried to make up for some of the

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4 Gladieux and King, *Trends in Student Aid: California*, p. 10.

5 David W. Breneman, *A State of Emergency? California's Crisis in Higher Education* (San Jose, The California Higher Education Policy Center, 1995).

lost ground in 1993–94. Current state funding commitments, however, will not nearly cover the affordability gap. While the Governor has emphasized the importance of student aid, recent and projected state expenditures in this area fall well short of need.

Meanwhile, federal aid in the 1990s continues to be long on promises and short on everything but loans. The federal government can no longer be counted on to carry as much of the burden of assuring access as it did in the past. Recent increases in the Pell Grant have only begun to restore its purchasing power. At the same time, borrowing is expanding, federal aid in general is becoming less targeted on the neediest, and the Clinton Administration's proposed tuition tax credits and deductions would help only those in the upper-income quartiles.

Without a stronger state commitment to need-based assistance (grant aid in particular), California will continue down the path of becoming a high-tuition/high-debt state, and the state's growing number of poor people will increasingly lack equal educational opportunity.

Whether the dollars come from "recycled" student fee revenue, new allocations from the state general fund, or savings from other areas of segment budgets, the investment in student aid must be increased—and geared by policy to the rate of increase in student fees.

Sharpen priorities for investment in student aid.

Historically, student aid has been a peripheral issue in the financing of California higher education. But as low tuition fades into the past, student aid takes on greater strategic importance in sustaining state policy goals of equal access to postsecondary education, as well as choice of institution and program.

The 1960 Master Plan called for state financial aid to promote student choice in attending private institutions. Today, state aid goes far beyond the original Cal Grant program. It includes myriad segment-specific and generally available programs, ranging from fee waivers for low-income community college students to graduate fellowships for the most talented researchers. The challenge for policy makers is to establish a strategic vision and set of priorities for state investment in financial aid. In tight fiscal times the state may not be able to sustain all of the objectives and funding categories that have accumulated over time.

As for the Cal Grant program, is the current pattern of awards the best use of state funds in the 1990s? Originally, 90 percent of Cal Grant funds went to students in the independent sector, but this sector's share has been on the decline for 30 years. UC students now receive more funds from Cal Grants than independent college students receive, while the share awarded to CSU students is under 20 percent and declining (community college students receive under 10 percent and proprietary sector students under 5 percent). The Cal Grant program has drifted from its original purpose without clear redefinition.

A related policy question is whether to channel the bulk of state student aid through the public segments or to place it in generally available programs that allow students to take the aid to the institutions of their choice. The three sectors in California (public, private nonprofit, and private for-profit institutions) are diverse, and no one program will work best for all students. At the same time, allowing students to "vote with their feet," carrying their aid to the institution of their choice, might be more equitable and efficient. Establishing the right mix of portable and segment-specific programs will require policy makers and university leaders to develop a cogent set of priorities for the use of student aid.

Undertake a thorough review and reappraisal of the student aid delivery system.

Student aid is not a panacea for the problems of educational access and choice; its delivery is

flawed on several counts. Need-based aid policies and procedures require constant review and sharpening. Issues that should be addressed include:

Awareness and Predictability of Aid. As prices go up, sticker shock can discourage needy students who may not know about financial aid or may be deterred by the application process. Information and outreach are important to increase awareness of available aid. Aid programs should be publicized and accessible to those who need help the most. Such efforts are especially important where high school guidance and counseling resources are inadequate. Continuity of aid levels from year to year is also important, so students can count on the support they need to complete their degrees.

Standards of Need. Federal criteria for determining student need are used to determine recipients of both federal and non-federal aid across the country. While the federal commitment to funding student aid may have eroded, the federal methodology of need analysis has been widely adopted. The 1992 reauthorization of the Higher Education Act substantially altered federal need standards, stretching eligibility to larger numbers of the middle class but with no assurance of commensurate federal funding. The result has been to create an "unfunded mandate," a legitimation of increased need without federal help for states and institutions to satisfy the greater demand. Under the revised standards, it is likely that available funds are being extended further up the income scale, at the expense of more disadvantaged students. State policy makers should study award patterns to find out what shifts are occurring—and whether the interests of needy students are being well served.

Nontraditional Students. Student aid programs have been designed primarily for dependent students of traditional college age. The system as it has evolved is not generally well suited to meet the needs and circumstances of older adults returning to higher education for a second chance, retraining, or mid-career change—students who typically attend part-time while holding down job and family responsibilities. In the 1990s and beyond, policy makers need to fashion more appropriate mechanisms for helping nontraditional students meet the costs of higher education.

Simplification. The aid process must be made as simple and straightforward as possible for students, while at the same time targeting aid to the neediest. There are too many programs, too many forms, too many procedures—to the point that the system itself can become a barrier to educational access.

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The delivery of student aid is an enormously complex system, driven substantially by federal rules and regulations. But as a state policy issue, aid is moving from the periphery to the center of higher education finance. It has become increasingly important for state and higher education leaders to focus on this area in order to sharpen priorities and fashion more effective aid policies.

To do so, policy makers in California will need to know more about how the system works, the characteristics of aid recipients, and the effects of current aid programs. And they will need reliable, comparable data on aid patterns in each sector of postsecondary education.

This study certainly does not provide all the answers. Ideally we would like to know much more than we do, about who actually receives the available aid, how the patterns of eligibility are shifting, who is borrowing and why, and how enrollments may have been affected. But this report is a start.

Tables

Table 1
Undergraduate Tuition, Fees, Cost of Attendance And Income of California Residents, In Current and Constant 1996 Dollars

Current Dollars

	Tuition	*In-State Fees*			*Median Household Income*	
	Independent	*UC*	*CSU*	*CCC*		
1990-91	$11,662	$1,817	$915	$114	**1990**	$33,290
1991-92	$12,158	$2,482	$1,090	$137	**1991**	$33,664
1992-93	$12,887	$3,040	$1,470	$208	**1992**	$34,903
1993-94	$13,531	$3,733	$1,687	$345	**1993**	$34,073
1994-95	$14,331	$4,120	$1,865	$390	**1994**	$35,331
1995-96	$15,098	$4,126	$1,895	$390	**1995**	$37,009
	Cost of Attendance				***Disposable Personal Income (Per Capita)***	
	Independent	*UC*	*CSU*	*CCC*		
1990-91	$16,234	$6,956	$5,351	N/A	**1990**	$18,313
1991-92	$16,753	$8,079	$5,811	N/A	**1991**	$18,615
1992-93	$18,073	$8,801	$6,344	N/A	**1992**	$19,390
1993-94	$18,783	$9,670	$6,823	N/A	**1993**	$19,571
1994-95	$19,681	$10,064	$7,147	N/A	**1994**	$19,929
1995-96	$20,718	$10,220	$7,334	N/A	**1995**	$20,970

Constant 1996 Dollars

	Tuition	*In-State Fees*			*Median Household Income*	
	Independent	*UC*	*CSU*	*CCC*		
1990-91	$13,649	$2,127	$1,071	$133	**1990**	$38,963
1991-92	$13,791	$2,815	$1,236	$155	**1991**	$38,185
1992-93	$14,174	$3,344	$1,617	$229	**1992**	$38,390
1993-94	$14,504	$4,001	$1,808	$370	**1993**	$36,523
1994-95	$14,936	$4,294	$1,944	$406	**1994**	$36,822
1995-96	$15,327	$4,189	$1,924	$396	**1995**	$37,572
	Cost of Attendance				***Disposable Personal Income (Per Capita)***	
	Independent	*UC*	*CSU*	*CCC*		
1990-91	$19,000	$8,141	$6,263	N/A	**1990**	$21,434
1991-92	$19,003	$9,164	$6,591	N/A	**1991**	$21,115
1992-93	$19,878	$9,680	$6,978	N/A	**1992**	$21,327
1993-94	$20,133	$10,365	$7,314	N/A	**1993**	$20,978
1994-95	$20,512	$10,489	$7,449	N/A	**1994**	$20,770
1995-96	$21,033	$10,375	$7,445	N/A	**1995**	$21,289

Notes:

Cost of attendance includes in-state, undergraduate tuition and/or fees and on-campus room and board costs, except in the case of community colleges, most of which do not offer on-campus housing. These averages are weighted by head-count enrollment to reflect average cost to students rather than average charge by institutions.

Median Household Income and Per Capita Disposable Personal Income figures are for California residents only.

Table 2
Aid Awarded to Students at California Postsecondary Institutions, In Current Dollars (Thousands)

	1990-91	1991-92	1992-93	1993-94	1994-95	1995-96
Federally Supported Programs						
Pell Grants	$414,336	$502,666	$553,641	$597,320	$609,685	$624,666
Campus-Based Aid						
SEOG	$45,228	$47,926	$54,027	$56,451	$61,682	$61,160
CWS	$63,328	$60,320	$62,608	$56,859	$59,743	$56,555
Perkins Loans	$51,219	$52,516	$53,486	$50,717	$55,915	$56,203
SSIG	$9,085	$9,485	$11,119	$11,186	$11,186	$10,731
FFELP/FDSLP Loans						
Subsidized Stafford	$817,687	$869,977	$883,236	$1,188,259	$1,383,214	$1,501,117
Unsubsidized Stafford	$0	$0	$7,796	$127,416	$730,939	$827,868
SLS	$209,158	$255,243	$296,657	$445,169	$4,733	$0
PLUS	$41,481	$49,387	$63,578	$61,601	$147,236	$185,242
Other Grants	$26,225	$30,751	$34,055	$33,630	$38,097	$36,344
Other Loans	$3,947	$4,902	$5,006	$4,734	$4,934	$3,992
Total Federal Aid	**$1,681,694**	**$1,883,173**	**$2,025,209**	**$2,633,342**	**$3,107,364**	**$3,363,878**
State Administered Programs						
Cal Grant A	$102,232	$104,471	$90,495	$132,581	$156,839	$166,546
Cal Grant B	$52,873	$57,607	$50,652	$68,125	$68,955	$71,209
Cal Grant C	$2,730	$2,175	$1,628	$1,544	$1,313	$1,266
Other Grants/Loans	$2,597	$2,545	$2,104	$2,320	$3,310	$3,142
Work-Study	$1,123	$969	$638	$842	$801	$921
Total State Aid	**$161,555**	**$167,767**	**$145,517**	**$205,412**	**$231,218**	**$243,084**
Institution-Based Aid						
Public	$228,426	$276,753	$363,847	$428,080	$478,928	$512,356
Independent	$282,277	$316,607	$366,638	$388,064	$436,747	$480,422
Proprietary & Specialty	N/A	N/A	N/A	N/A	N/A	N/A
Total Institution-Based Aid	**$510,703**	**$593,360**	**$730,485**	**$816,144**	**$915,675**	**$992,778**
Total Federal, State, and Institution-Based Aid	**$2,353,952**	**$2,644,300**	**$2,901,211**	**$3,654,898**	**$4,254,257**	**$4,599,740**

Notes:

Figures are based on segment totals from Tables 3 and 4. The federal campus-based programs require a contribution of institutional funds. Because consistent data were not available for all institutions, the campus contribution is included under federal aid.

Only federal funds are counted under State Student Incentive Grants (SSIG). The state share of the SSIG program is reported under State Aid as a portion of the state expenditure on Cal Grant A, B and C programs.

The Federal Family Educational Loan Program (FFELP) includes or has included Stafford Subsidized and Unsubsidized Student Loans, Parent Loans for Undergraduate Students (PLUS), and Supplemental Loans for Students (SLS). The SLS program was discontinued in 1994-95. The Stafford Unsubsidized Loan Program was started in 1994-95.

The Ford Direct Student Loan Program (FDSLP) began disbursing loans in 1994-95. It includes Stafford Subsidized and Unsubsidized Loans and PLUS loans. Under this program, the federal government provides loans directly to students, using funds from the U.S. Treasury.

The Other Federal Grants category includes grants, scholarships and fellowships for Native Americans, graduate student fellowships, nursing grants, and other small, categorical scholarship programs. The Other Federal Loans category includes health professions, nursing, and HEAL loans.

The state Other Grants/Loans category includes state graduate fellowships, Law Enforcement Dependents Scholarships, and a small number of state-funded loans. The Work-Study category includes awards from the state Work-Study Program.

See Tables 3 and 4 for descriptions of institution-based aid in the public, independent nonprofit, and for-profit proprietary institutions.

Table 2a
Aid Awarded to Students at California Postsecondary Institutions, In Constant 1996 Dollars (Thousands)

	1990-91	*1991-92*	*1992-93*	*1993-94*	*1994-95*	*1995-96*
Federally Supported Programs						
Pell Grants	$484,939	$570,174	$608,950	$640,267	$635,414	$634,161
Campus-Based Aid						
SEOG	$52,935	$54,362	$59,424	$60,510	$64,285	$62,090
CWS	$74,119	$68,421	$68,863	$60,947	$62,264	$57,415
Perkins Loans	$59,947	$59,569	$58,829	$54,364	$58,275	$57,057
SSIG	$10,633	$10,759	$12,230	$11,990	$11,658	$10,894
FFELP/FDSLP Loans						
Subsidized Stafford	$957,021	$986,815	$971,471	$1,273,695	$1,441,586	$1,523,934
Unsubsidized Stafford	$0	$0	$8,575	$136,577	$761,785	$840,452
SLS	$244,799	$289,522	$326,293	$477,177	$4,933	$0
PLUS	$48,549	$56,020	$69,929	$66,030	$153,449	$188,058
Other Grants	$30,694	$34,881	$37,457	$36,048	$39,705	$36,896
Other Loans	$4,620	$5,560	$5,506	$5,074	$5,142	$4,053
Total Federal Aid	**$1,968,255**	**$2,136,083**	**$2,227,527**	**$2,822,679**	**$3,238,495**	**$3,415,009**
State Administered Programs						
Cal Grant A	$119,652	$118,501	$99,535	$142,114	$163,458	$169,077
Cal Grant B	$61,883	$65,344	$55,712	$73,023	$71,865	$72,291
Cal Grant C	$3,195	$2,467	$1,791	$1,655	$1,368	$1,285
Other Grants	$3,040	$2,887	$2,314	$2,487	$3,450	$3,190
Work-Study	$1,314	$1,099	$702	$903	$835	$935
Total State Aid	**$189,084**	**$190,298**	**$160,054**	**$220,181**	**$240,975**	**$246,779**
Institution-Based Aid						
Public	$267,350	$313,921	$400,195	$458,859	$499,139	$520,144
Independent	$330,377	$359,127	$403,265	$415,966	$455,178	$487,724
Proprietary & Specialty	N/A	N/A	N/A	N/A	N/A	N/A
Total Institution-Based Aid	**$597,727**	**$673,048**	**$803,460**	**$874,825**	**$954,316**	**$1,007,868**
Total Federal, State, and Institution-Based Aid	**$2,755,065**	**$2,999,429**	**$3,191,042**	**$3,917,685**	**$4,433,787**	**$4,669,656**

Note:

Constant dollar figures are based on data in Table 2. For an explanation of constant dollar conversion, see the final section of this report entitled "Notes and Sources."

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Table 3
Aid Awarded to Students at Public California Institutions, By Segment, in Current Dollars (Thousands)

All Public Institutions

	1990-91	*1991-92*	*1992-93*	*1993-94*	*1994-95*	*1995-96*
Federally Supported Programs						
Pell Grants	$222,729	$265,825	$309,177	$392,744	$430,810	$478,259
Campus-Based Aid						
SEOG	$25,677	$26,154	$27,946	$31,138	$35,964	$37,694
CWS	$44,807	$42,707	$44,584	$39,685	$42,986	$41,407
Perkins Loans	$40,365	$39,991	$42,145	$40,493	$47,102	$48,042
SSIG	$4,752	$5,595	$6,612	$7,151	$7,433	$6,492
FFELP/FDSLP Loans						
Subsidized Stafford	$275,960	$308,831	$347,976	$523,380	$615,771	$731,338
Unsubsidized Stafford	$0	$0	$4,271	$48,400	$158,738	$214,291
SLS	$20,947	$34,325	$44,246	$42,502	$328	$0
PLUS	$8,194	$11,398	$17,015	$20,149	$36,705	$57,021
Other Grants	$25,325	$29,896	$33,060	$32,536	$36,628	$35,110
Other Loans	$3,070	$3,959	$5,006	$4,734	$4,934	$3,992
Total Federal Aid	**$671,826**	**$768,681**	**$882,038**	**$1,182,912**	**$1,417,399**	**$1,653,646**
State Administered Programs						
Cal Grant A	$34,757	$43,606	$38,651	$69,377	$82,979	$88,453
Cal Grant B	$45,636	$50,525	$42,900	$59,379	$60,918	$63,352
Cal Grant C	$733	$736	$569	$431	$550	$473
Other Grants/Loans	$866	$960	$875	$913	$1,015	$1,148
Work-Study	$942	$801	$497	$701	$660	$779
Total State Aid	**$82,934**	**$96,628**	**$83,492**	**$130,801**	**$146,122**	**$154,205**
Institution-Based Aid						
Grants/Schols./Fellowships	$220,661	$265,129	$352,315	$417,448	$468,883	$501,825
Loans	$6,072	$9,406	$8,495	$7,121	$7,310	$7,890
Work-Study	$1,693	$2,218	$3,037	$3,511	$2,735	$2,641
Total Institution-Based Aid	**$228,426**	**$276,753**	**$363,847**	**$428,080**	**$478,928**	**$512,356**
Total Federal, State, and Institution-Based Aid	**$983,186**	**$1,142,062**	**$1,329,377**	**$1,741,793**	**$2,042,449**	**$2,320,207**

Notes:

Awards to students at all public institutions are aggregates of the award totals for the three public segments. See Table 2 for notes on federal and state aid programs.

Institution-Based Aid includes scholarships, grants, loans, and, in some cases, fellowships from private sources.

Table 3 (Continued)
Aid Awarded to Students at Public California Institutions, By Segment, in Current Dollars (Thousands)

University of California

	1990-91	*1991-92*	*1992-93*	*1993-94*	*1994-95*	*1995-96*
Federally Supported Programs						
Pell Grants	$43,130	$50,539	$57,118	$56,382	$63,620	$69,512
Campus-Based Aid						
SEOG	$6,795	$6,468	$6,944	$7,769	$8,619	$9,376
CWS	$14,385	$14,503	$17,696	$13,864	$14,897	$15,349
Perkins Loans	$21,233	$22,823	$25,548	$23,166	$30,154	$28,760
SSIG	$2,140	$2,993	$3,652	$4,339	$4,727	$4,116
FFELP/FDSLP Loans						
Subsidized Stafford	$126,239	$134,348	$151,968	$211,572	$242,869	$270,489
Unsubsidized Stafford	$0	$0	$1,390	$17,357	$73,056	$86,594
SLS	$10,781	$17,193	$23,536	$29,147	$0	$0
PLUS	$3,773	$6,389	$10,178	$15,670	$28,237	$42,193
Other Grants	$23,900	$28,259	$31,266	$30,905	$35,187	$33,798
Other Loans	$2,775	$3,457	$4,581	$4,212	$4,715	$3,827
Total Federal Aid	**$255,151**	**$286,972**	**$333,877**	**$414,383**	**$506,081**	**$564,014**
State Administered Programs						
Cal Grant A	$24,432	$33,724	$30,707	$56,464	$68,666	$72,941
Cal Grant B	$14,337	$18,215	$15,200	$23,731	$25,577	$27,507
Cal Grant C	$0	$0	$0	$0	$0	$0
Other Grants	$833	$879	$792	$816	$930	$1,060
Work-Study	$381	$291	$98	$248	$218	$276
Total State Aid	**$39,983**	**$53,109**	**$46,797**	**$81,259**	**$95,391**	**$101,784**
Institution-Based Aid						
Undergrad. Grants/Scholarships	$55,884	$73,828	$102,622	$113,017	$132,575	$140,475
Graduate Grants/Fellowships	$84,840	$95,281	$100,535	$103,480	$103,481	$116,685
Loans	$4,293	$7,288	$6,903	$5,963	$6,022	$5,712
Work Study	$1,241	$1,471	$1,995	$2,174	$1,398	$1,538
Total Institution-Based Aid	**$146,258**	**$177,868**	**$212,055**	**$224,634**	**$243,476**	**$264,410**
Total Federal, State, and Institution-Based Aid	**$441,392**	**$517,949**	**$592,729**	**$720,276**	**$844,948**	**$930,208**

Note:

The University of California operates a wide array of graduate and undergraduate, need- and non-need-based student aid programs, similar to the aid programs of many private institutions.

Table 3 (Continued)
Aid Awarded to Students at Public California Institutions, By Segment, In Current Dollars (Thousands)

California State University

	1990-91	*1991-92*	*1992-93*	*1993-94*	*1994-95*	*1995-96*
Federally Supported Programs						
Pell Grants	$84,742	$99,716	$118,510	$117,087	$130,289	$148,569
Campus-Based Aid						
SEOG	$8,119	$7,996	$8,385	$9,234	$11,604	$10,350
CWS	$12,343	$11,888	$12,335	$11,822	$13,835	$11,377
Perkins Loans	$16,257	$14,561	$14,258	$15,016	$14,826	$16,897
SSIG	$1,729	$1,708	$2,039	$2,056	$1,854	$1,600
FFELP/FDSLP Loans						
Subsidized Stafford	$118,131	$132,367	$152,518	$252,359	$304,529	$382,620
Unsubsidized Stafford	$0	$0	$2,116	$27,538	$70,605	$103,146
SLS	$7,658	$13,707	$16,751	$10,169	$307	$0
PLUS	$4,203	$4,663	$6,355	$4,234	$8,203	$14,552
Other Grants	$1,007	$1,214	$1,379	$1,220	$1,441	$1,312
Other Loans	$54	$252	$175	$235	$219	$165
Total Federal Aid	**$254,243**	**$288,072**	**$334,821**	**$450,970**	**$557,712**	**$690,588**
State Administered Programs						
Cal Grant A	$10,325	$9,880	$7,944	$12,913	$14,313	$15,512
Cal Grant B	$19,080	$20,237	$16,352	$21,469	$20,422	$20,176
Cal Grant C	$0	$0	$0	$0	$0	$0
Other Grants	$31	$81	$82	$94	$82	$84
Work-Study	$335	$275	$246	$253	$244	$307
Total State Aid	**$29,771**	**$30,473**	**$24,624**	**$34,729**	**$35,061**	**$36,079**
Institution-Based Aid						
State University Grants	$20,989	$33,350	$70,389	$79,780	$94,617	$95,372
Educ. Opportunity Program	$11,021	$12,704	$14,024	$14,452	$13,830	$13,968
Other Grants/Scholarships	$18,666	$17,317	$17,556	$18,543	$23,739	$27,746
Loans	$309	$856	$538	$312	$219	$266
Work-Study	$0	$0	$0	$0	$0	$0
Total Institution-Based Aid	**$50,985**	**$64,227**	**$102,507**	**$113,087**	**$132,405**	**$137,352**
Total Federal, State, and Institution-Based Aid	**$334,999**	**$382,772**	**$461,952**	**$598,786**	**$725,178**	**$864,019**

Note:

The primary source of institution-based aid for CSU is the State University Grants program, a need-based program for undergraduate and graduate students. The other large single source of aid is the Educational Opportunity Program, which provides grants to students who are eligible for the federal EOP academic support program.

Table 3 (Continued)
Aid Awarded to Students at Public California Institutions, By Segment, in Current Dollars (Thousands)

California Community Colleges

	1990-91	*1991-92*	*1992-93*	*1993-94*	*1994-95*	*1995-96*
Federally Supported Programs						
Pell Grants	$94,857	$115,570	$133,549	$219,275	$236,901	$260,178
Campus-Based Aid						
SEOG	$10,763	$11,690	$12,617	$14,135	$15,741	$17,968
CWS	$18,079	$16,316	$14,553	$13,999	$14,254	$14,681
Perkins Loans	$2,875	$2,607	$2,339	$2,311	$2,122	$2,385
SSIG	$883	$894	$921	$756	$852	$776
FFELP/FDSLP Loans						
Subsidized Stafford	$31,590	$42,116	$43,490	$59,449	$68,373	$78,229
Unsubsidized Stafford	$0	$0	$765	$3,505	$15,077	$24,551
SLS	$2,508	$3,425	$3,959	$3,186	$21	$0
PLUS	$218	$346	$482	$245	$265	$276
Other Grants	$418	$423	$415	$411	*	*
Other Loans	$241	$250	$250	$287	*	*
Total Federal Aid	**$162,432**	**$193,637**	**$213,340**	**$317,559**	**$353,606**	**$399,044**
State Administered Programs						
Cal Grant A	$0	$0	$0	$0	$0	$0
Cal Grant B	$12,219	$12,073	$11,348	$14,179	$14,929	$15,669
Cal Grant C	$733	$736	$569	$431	$550	$473
Other Grants/Loans	$2	**	$1	$3	$3	$4
Work-Study	$226	$235	$153	$200	$198	$196
Total State Aid	**$13,180**	**$13,044**	**$12,071**	**$14,813**	**$15,680**	**$16,342**
Institution-Based Aid						
Board of Governors Grants	$13,230	$18,393	$34,738	$77,065	$88,566	$94,051
Extended Opportunity/Services	$8,948	$8,125	$7,272	$6,884	$5,328	$6,199
Other Grants/Scholarships	$7,083	$6,131	$5,179	$4,227	$6,747	$7,329
Loans	$1,470	$1,262	$1,054	$846	$1,069	$1,912
Work-Study	$452	$747	$1,042	$1,337	$1,337	$1,103
Total Institution-Based Aid	**$31,183**	**$34,658**	**$49,285**	**$90,359**	**$103,047**	**$110,594**
Total Federal, State, and Institution-Based Aid	**$206,795**	**$241,339**	**$274,696**	**$422,731**	**$472,333**	**$525,980**

Notes:

* After 1993-94, data that distinguished small, miscellaneous federal grants and loans were not collected.

** The total amount is less than $1,000.

Some federal funds may be included under Institution-Based Aid.

Beginning in 1993-94, the Board of Governors program changed from direct grants to a fee waiver.

Extended Opportunity/Services provides both services and student aid to EOP-eligible students; only student aid funds are reported here.

Table 3a
Aid Awarded to Students at Public California Institutions, By Segment, in Constant 1996 Dollars (Thousands)

All Public Institutions

	1990-91	*1991-92*	*1992-93*	*1993-94*	*1994-95*	*1995-96*
Federally Supported Programs						
Pell Grants	$260,682	$301,525	$340,064	$420,982	$448,990	$485,529
Campus-Based Aid						
SEOG	$30,052	$29,666	$30,738	$33,377	$37,482	$38,267
CWS	$52,442	$48,443	$49,038	$42,538	$44,800	$42,036
Perkins Loans	$47,243	$45,362	$46,355	$43,404	$49,090	$48,772
SSIG	$5,562	$6,346	$7,273	$7,665	$7,747	$6,591
FFELP/FDSLP Loans						
Subsidized Stafford	$322,984	$350,307	$382,739	$561,011	$641,757	$742,454
Unsubsidized Stafford	$0	$0	$4,698	$51,880	$165,437	$217,548
SLS	$24,516	$38,935	$48,666	$45,558	$342	$0
PLUS	$9,590	$12,929	$18,715	$21,598	$38,254	$57,888
Other Grants	$29,640	$33,911	$36,363	$34,875	$38,174	$35,644
Other Loans	$3,593	$4,491	$5,506	$5,074	$5,142	$4,053
Total Federal Aid	**$786,305**	**$871,915**	**$970,154**	**$1,267,963**	**$1,477,213**	**$1,678,781**
State Administered Programs						
Cal Grant A	$40,680	$49,462	$42,512	$74,365	$86,481	$89,797
Cal Grant B	$53,412	$57,311	$47,186	$63,648	$63,489	$64,315
Cal Grant C	$858	$835	$626	$462	$573	$480
Other Grants/Loans	$1,014	$1,089	$962	$979	$1,058	$1,165
Work-Study	$1,103	$909	$547	$751	$688	$791
Total State Aid	**$97,066**	**$109,605**	**$91,833**	**$140,206**	**$152,288**	**$156,549**
Institution-Based Aid						
Grants/Schols./Fellowships	$258,262	$300,736	$387,511	$447,463	$488,670	$509,453
Loans	$7,107	$10,669	$9,344	$7,633	$7,618	$8,010
Work-Study	$1,981	$2,516	$3,340	$3,763	$2,850	$2,681
Total Institution-Based Aid	**$267,350**	**$313,921**	**$400,195**	**$458,859**	**$499,139**	**$520,144**
Total Federal, State, and Institution-Based Aid	**$1,150,721**	**$1,295,441**	**$1,462,182**	**$1,867,028**	**$2,128,640**	**$2,355,474**

Note:

Constant dollar figures are based on Table 3.

Table 3a (Continued)
Aid Awarded to Students at Public California Institutions, By Segment, in Constant 1996 Dollars (Thousands)

University of California

	1990-91	*1991-92*	*1992-93*	*1993-94*	*1994-95*	*1995-96*
Federally Supported Programs						
Pell Grants	$50,479	$57,326	$62,824	$60,436	$66,305	$70,569
Campus-Based Aid						
SEOG	$7,953	$7,337	$7,638	$8,328	$8,983	$9,519
CWS	$16,836	$16,451	$19,464	$14,861	$15,526	$15,582
Perkins Loans	$24,851	$25,888	$28,100	$24,832	$31,426	$29,197
SSIG	$2,505	$3,395	$4,017	$4,651	$4,926	$4,179
FFELP/FDSLP Loans						
Subsidized Stafford	$147,750	$152,391	$167,150	$226,784	$253,118	$274,600
Unsubsidized Stafford	$0	$0	$1,529	$18,605	$76,139	$87,910
SLS	$12,618	$19,502	$25,887	$31,243	$0	$0
PLUS	$4,416	$7,247	$11,195	$16,797	$29,429	$42,834
Other Grants	$27,973	$32,054	$34,389	$33,127	$36,672	$34,312
Other Loans	$3,248	$3,921	$5,039	$4,515	$4,914	$3,885
Total Federal Aid	**$298,629**	**$325,512**	**$367,231**	**$444,177**	**$527,438**	**$572,587**
State Administered Programs						
Cal Grant A	$28,595	$38,253	$33,775	$60,524	$71,564	$74,050
Cal Grant B	$16,780	$20,661	$16,718	$25,437	$26,656	$27,925
Cal Grant C	$0	$0	$0	$0	$0	$0
Other Grants	$975	$997	$871	$875	$969	$1,076
Work-Study	$446	$330	$108	$266	$227	$280
Total State Aid	**$46,796**	**$60,242**	**$51,472**	**$87,102**	**$99,417**	**$103,331**
Institution-Based Aid						
Undergrad. Grants/Scholarships	$65,407	$83,743	$112,874	$121,143	$138,170	$142,610
Graduate Grants/Fellowships	$99,297	$108,077	$110,578	$110,920	$107,848	$118,459
Loans	$5,025	$8,267	$7,593	$6,392	$6,276	$5,799
Work-Study	$1,452	$1,669	$2,194	$2,330	$1,457	$1,561
Total Institution-Based Aid	**$171,180**	**$201,756**	**$233,239**	**$240,785**	**$253,751**	**$268,429**
Total Federal, State, and Institution-Based Aid	**$516,605**	**$587,510**	**$651,943**	**$772,064**	**$880,605**	**$944,347**

Table 3a (Continued)
Aid Awarded to Students at Public California Institutions, By Segment, in Constant 1996 Dollars (Thousands)

California State University

	1990-91	*1991-92*	*1992-93*	*1993-94*	*1994-95*	*1995-96*
Federally Supported Programs						
Pell Grants	$99,182	$113,104	$130,353	$125,509	$135,786	$150,829
Campus-Based Aid						
SEOG	$9,502	$9,070	$9,223	$9,898	$12,094	$10,507
CWS	$14,446	$13,484	$13,568	$12,672	$14,419	$11,550
Perkins Loans	$19,027	$16,516	$15,683	$16,096	$15,452	$17,154
SSIG	$2,024	$1,937	$2,243	$2,204	$1,932	$1,624
FFELP/FDSLP Loans						
Subsidized Stafford	$138,261	$150,139	$167,759	$270,511	$317,378	$388,440
Unsubsidized Stafford	$0	$0	$2,327	$29,519	$73,584	$104,715
SLS	$8,963	$15,547	$18,425	$10,900	$320	$0
PLUS	$4,919	$5,289	$6,990	$4,539	$8,549	$14,773
Other Grants	$1,179	$1,377	$1,517	$1,308	$1,502	$1,332
Other Loans	$63	$286	$192	$252	$228	$168
Total Federal Aid	**$297,566**	**$326,750**	**$368,280**	**$483,407**	**$581,244**	**$701,092**
State Administered Programs						
Cal Grant A	$12,084	$11,207	$8,738	$13,842	$14,917	$15,748
Cal Grant B	$22,331	$22,954	$17,986	$23,013	$21,284	$20,483
Cal Grant C	$0	$0	$0	$0	$0	$0
Other Grants	$36	$92	$90	$101	$85	$85
Work-Study	$392	$312	$271	$271	$254	$312
Total State Aid	**$34,844**	**$34,564**	**$27,085**	**$37,227**	**$36,540**	**$36,628**
Institution-Based Aid						
State University Grants	$24,566	$37,828	$77,423	$85,518	$98,609	$96,823
Educ. Opportunity Program	$12,899	$14,410	$15,425	$15,491	$14,414	$14,180
Other Grants/Scholarships	$21,847	$19,642	$19,310	$19,977	$24,741	$28,168
Loans	$362	$971	$592	$334	$228	$270
Work-Study	$0	$0	$0	$0	$0	$0
Total Institution-Based Aid	**$59,673**	**$72,850**	**$112,751**	**$121,221**	**$137,992**	**$139,441**
Total Federal, State, and Institution-Based Aid	**$392,083**	**$434,165**	**$508,115**	**$641,855**	**$755,776**	**$877,161**

Table 3a (Continued)
Aid Awarded to Students at Public California Institutions, By Segment, in Constant 1996 Dollars (Thousands)

California Community Colleges

	1990-91	*1991-92*	*1992-93*	*1993-94*	*1994-95*	*1995-96*
Federally Supported Programs						
Pell Grants	$111,021	$131,091	$146,891	$235,041	$246,898	$264,133
Campus-Based Aid						
SEOG	$12,597	$13,260	$13,877	$15,151	$16,405	$18,241
CWS	$21,160	$18,507	$16,007	$15,006	$14,856	$14,904
Perkins Loans	$3,365	$2,957	$2,573	$2,477	$2,212	$2,421
SSIG	$1,033	$1,014	$1,013	$810	$888	$788
FFELP/FDSLP Loans						
Subsidized Stafford	$36,973	$47,772	$47,835	$63,723	$71,258	$79,418
Unsubsidized Stafford	$0	$0	$841	$3,757	$15,713	$24,924
SLS	$2,935	$3,885	$4,355	$3,415	$22	$0
PLUS	$255	$392	$530	$263	$276	$280
Other Grants	$489	$480	$456	$441	*	*
Other Loans	$282	$284	$275	$308	*	*
Total Federal Aid	**$190,110**	**$219,642**	**$234,653**	**$340,391**	**$368,528**	**$405,109**
State Administered Programs						
Cal Grant A	$0	$0	$0	$0	$0	$0
Cal Grant B	$14,301	$13,694	$12,482	$15,198	$15,559	$15,907
Cal Grant C	$858	$835	$626	$462	$573	$480
Other Grants/Loans	$2	$1	$1	$3	$3	$4
Work-Study	$265	$267	$168	$214	$206	$199
Total State Aid	**$15,426**	**$14,797**	**$13,277**	**$15,878**	**$16,342**	**$16,590**
Institution-Based Aid						
Board of Governors Grants	$15,484	$20,863	$38,208	$82,606	$92,303	$95,481
Extended Opportunity/Services	$10,473	$9,216	$7,998	$7,379	$5,553	$6,293
Other Grants/Scholarships	$8,290	$6,954	$5,696	$4,531	$7,032	$7,440
Loans	$1,720	$1,431	$1,159	$907	$1,114	$1,941
Work-Study	$529	$847	$1,146	$1,433	$1,393	$1,120
Total Institution-Based Aid	**$36,497**	**$39,313**	**$54,209**	**$96,856**	**$107,396**	**$112,275**
Total Federal, State, and Institution-Based Aid	**$242,033**	**$273,752**	**$302,138**	**$453,125**	**$492,265**	**$533,975**

Note:

* After 1993-94, data that distinguished small, miscellaneous federal grants and loans were not collected.

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Table 4
Aid Awarded to Students at Private California Institutions, By Type of Institution, in Current Dollars (Thousands)

Independent Nonprofit Institutions

	1990-91	*1991-92*	*1992-93*	*1993-94*	*1994-95*	*1995-96*
Federally Supported Programs						
Pell Grants	$29,624	$32,195	$35,851	$38,575	$39,948	$40,543
Campus-Based Aid						
SEOG	$10,556	$13,122	$15,262	$13,613	$13,535	$12,222
CWS	$14,741	$14,374	$15,785	$13,171	$13,981	$12,675
Perkins Loans	$8,476	$9,891	$8,927	$6,895	$7,618	$7,119
SSIG	$3,728	$3,428	$4,038	$3,603	$3,395	$2,962
FFELP/FDSLP Loans						
Subsidized Stafford	$317,745	$352,090	$375,164	$497,698	$582,740	$589,703
Unsubsidized Stafford	$0	$0	$11	$68,026	$437,843	$468,565
SLS	$107,601	$133,717	$163,872	$298,395	$1,238	$0
PLUS	$15,353	$18,315	$23,691	$50,602	$70,177	$84,477
Other Grants/Loans	$1,021	$1,006	$995	$1,094	$1,469	$1,234
Total Federal Aid	**$508,845**	**$578,138**	**$643,596**	**$991,672**	**$1,171,944**	**$1,219,500**
State Administered Programs						
Cal Grant A	$61,133	$55,478	$47,964	$58,009	$66,490	$73,463
Cal Grant B	$5,577	$5,836	$6,852	$7,675	$7,216	$7,057
Cal Grant C	$35	$178	$252	$119	$120	$139
Graduate Fellowships	$1,731	$1,585	$1,229	$1,407	$2,295	$1,994
Work-Study	$110	$107	$90	$90	$90	$98
Total State Aid	**$68,586**	**$63,184**	**$56,387**	**$67,300**	**$76,211**	**$82,751**
Institution-Based Aid	**$282,277**	**$316,607**	**$366,638**	**$388,064**	**$436,747**	**$480,422**
Total Federal, State, and Institution-Based Aid	**$859,708**	**$957,929**	**$1,066,621**	**$1,447,036**	**$1,684,902**	**$1,782,673**

Note:

In the independent sector, institutional awards include aid from private sources in addition to awards from the institution's own funds. The 1995-96 institution-based aid and Pell figures are projected.

Table 4 (Continued)
Aid Awarded to Students at Private California Institutions, By Type of Institution, in Current Dollars (Thousands)

	Proprietary and Specialty Institutions					
	1990-91	*1991-92*	*1992-93*	*1993-94*	*1994-95*	*1995-96*
Federally Supported Programs						
Pell Grants	$161,983	$204,646	$208,613	$166,001	$138,927	$105,864
Campus-Based Aid						
SEOG	$8,995	$8,650	$10,819	$11,700	$12,183	$11,244
CWS	$3,780	$3,239	$2,149	$4,003	$2,776	$2,473
Perkins Loans	$2,378	$2,634	$2,414	$3,329	$1,195	$1,042
SSIG	$605	$462	$469	$432	$358	$277
FFELP/FDSLP Loans						
Subsidized Stafford	$223,982	$209,056	$160,096	$167,181	$184,703	$180,076
Unsubsidized Stafford	$0	$0	$3,514	$10,990	$134,358	$145,012
SLS	$80,610	$87,201	$88,539	$104,272	$3,167	$0
PLUS	$18,034	$19,974	$22,872	$36,390	$40,354	$43,744
Other Loans	$756	$792	$0	$0	$0	$0
Total Federal Aid	**$501,123**	**$536,654**	**$499,485**	**$504,298**	**$518,021**	**$489,732**
State Administered Programs						
Cal Grant A	$6,342	$5,387	$3,880	$5,235	$5,099	$4,630
Cal Grant B	$1,660	$1,246	$900	$1,071	$821	$800
Cal Grant C	$1,962	$1,261	$807	$994	$643	$654
Other Grants	$0	$0	$0	$0	$0	$0
Work-Study	$71	$61	$51	$51	$51	$44
Total State Aid	**$10,035**	**$7,955**	**$5,638**	**$7,351**	**$6,614**	**$6,128**
Institution-Based Aid	N/A	N/A	N/A	N/A	N/A	N/A
Total Federal, State, and Institution-Based Aid	**$511,158**	**$544,609**	**$505,123**	**$511,649**	**$524,635**	**$495,860**

Note:
Reliable information on institutional aid in the proprietary and specialty sectors is unavailable.

Table 4a
Aid Awarded to Students at Private California Institutions, By Type of Institution, In Constant 1996 Dollars (Thousands)

Independent Nonprofit Institutions						
	1990-91	*1991-92*	*1992-93*	*1993-94*	*1994-95*	*1995-96*
Federally Supported Programs						
Pell Grants	$34,672	$36,519	$39,433	$41,349	$41,634	$41,159
Campus-Based Aid						
SEOG	$12,355	$14,884	$16,787	$14,592	$14,106	$12,408
CWS	$17,253	$16,304	$17,362	$14,118	$14,571	$12,868
Perkins Loans	$9,920	$11,219	$9,819	$7,391	$7,939	$7,227
SSIG	$4,363	$3,888	$4,441	$3,862	$3,538	$3,007
FFELP/FDSLP Loans						
Subsidized Stafford	$371,889	$399,376	$412,643	$533,482	$607,332	$598,666
Unsubsidized Stafford	$0	$0	$12	$72,917	$456,320	$475,687
SLS	$125,936	$151,675	$180,243	$319,850	$1,290	$0
PLUS	$17,969	$20,775	$26,058	$54,240	$73,138	$85,761
Other Grants/Loans	$1,195	$1,141	$1,094	$1,173	$1,531	$1,253
Total Federal Aid	**$595,552**	**$655,782**	**$707,891**	**$1,062,973**	**$1,221,400**	**$1,238,036**
State Administered Programs						
Cal Grant A	$71,550	$62,929	$52,756	$62,180	$69,296	$74,580
Cal Grant B	$6,527	$6,620	$7,537	$8,227	$7,521	$7,164
Cal Grant C	$41	$202	$277	$128	$125	$141
Graduate Fellowships	$2,026	$1,798	$1,352	$1,508	$2,392	$2,024
Work-Study	$129	$121	$99	$96	$94	$99
Total State Aid	**$80,273**	**$71,670**	**$62,020**	**$72,139**	**$79,427**	**$84,009**
Institution-Based Aid	**$330,377**	**$359,127**	**$403,265**	**$415,966**	**$455,178**	**$487,724**
Total Federal, State, and Institution-Based Aid	**$1,006,202**	**$1,086,579**	**$1,173,176**	**$1,551,078**	**$1,756,005**	**$1,809,770**

Note
Constant dollar figures are based on Table 4.

Table 4a (Continued)
Aid Awarded to Students at Private California Institutions, By Type of Institution, in Constant 1996 Dollars (Thousands)

	Proprietary and Specialty Institutions					
	1990-91	*1991-92*	*1992-93*	*1993-94*	*1994-95*	*1995-96*
Federally Supported Programs						
Pell Grants	$189,585	$232,130	$229,453	$177,936	$144,790	$107,473
Campus-Based Aid						
SEOG	$10,528	$9,812	$11,900	$12,541	$12,697	$11,415
CWS	$4,424	$3,674	$2,364	$4,291	$2,893	$2,511
Perkins Loans	$2,783	$2,988	$2,655	$3,568	$1,245	$1,058
SSIG	$708	$524	$516	$463	$373	$281
FFELP/FDSLP Loans						
Subsidized Stafford	$262,149	$237,132	$176,090	$179,201	$192,497	$182,813
Unsubsidized Stafford	$0	$0	$3,865	$11,780	$140,028	$147,216
SLS	$94,346	$98,912	$97,384	$111,769	$3,301	$0
PLUS	$21,107	$22,657	$25,157	$39,006	$42,057	$44,409
Other Grants/Loans	$885	$898	$0	$0	$0	$0
Total Federal Aid	**$586,514**	**$608,727**	**$549,384**	**$540,557**	**$539,881**	**$497,176**
State Administered Programs						
Cal Grant A	$7,423	$6,110	$4,268	$5,611	$5,314	$4,700
Cal Grant B	$1,943	$1,413	$990	$1,148	$856	$812
Cal Grant C	$2,296	$1,430	$888	$1,065	$670	$664
Other Grants	$0	$0	$0	$0	$0	$0
Work-Study	$83	$69	$56	$55	$53	$45
Total State Aid	**$11,745**	**$9,023**	**$6,201**	**$7,880**	**$6,893**	**$6,221**
Institution-Based Aid	N/A	N/A	N/A	N/A	N/A	N/A
Total Federal, State, and Institution-Based Aid	**$598,259**	**$617,750**	**$555,585**	**$548,437**	**$546,775**	**$503,397**

Table 5
Percentage Distribution of Aid from the Largest Generally-Available Programs, by Type of Institution

	1990-91	1991-92	1992-93	1993-94	1994-95	1995-96
Pell Grants						
Public Institutions	53.8	52.9	55.8	65.7	70.6	76.6
UC	10.4	10.1	10.3	9.4	10.4	11.1
CSU	20.5	19.8	21.4	19.6	21.4	23.8
CCC	22.9	23.0	24.1	36.7	38.8	41.7
Independent Institutions	7.1	6.4	6.5	6.5	6.6	6.5
Proprietary Institutions	39.1	40.7	37.7	27.8	22.8	16.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
Stafford Subsidized Loans						
Public Institutions	33.7	35.5	39.4	44.0	44.5	48.7
UC	15.4	15.5	17.2	17.8	17.5	18.0
CSU	14.4	15.2	17.3	21.2	22.1	25.5
CCC	3.9	4.8	4.9	5.0	4.9	5.2
Independent Institutions	38.9	40.5	42.5	41.9	42.1	39.2
Proprietary Institutions	27.4	24.0	18.1	14.1	13.4	12.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
SLS/Stafford Unsubsidized						
Public Institutions	10.0	13.4	15.9	15.9	21.6	25.8
UC	5.2	6.7	8.2	8.1	9.9	10.5
CSU	3.6	5.4	6.1	6.6	9.6	12.5
CCC	1.2	1.3	1.6	1.2	2.1	2.8
Independent Institutions	51.3	52.3	53.8	64.0	59.7	56.5
Proprietary Institutions	38.7	34.3	30.3	20.1	18.7	17.7
Total	100.0	100.0	100.0	100.0	100.0	100.0
Campus-Based Programs						
Public Institutions	69.4	67.7	67.4	67.9	71.1	73.1
UC	26.5	27.2	29.5	27.3	30.3	30.8
CSU	23.0	21.4	20.6	22.0	22.7	22.2
CCC	19.9	19.0	17.3	18.6	18.1	20.1
Independent Institutions	21.1	23.3	23.6	20.5	19.8	18.4
Proprietary Institutions	9.5	9.0	9.0	11.6	9.1	8.5
Total	100.0	100.0	100.0	100.0	100.0	100.0
Cal Grants A/B/C						
Public Institutions	51.4	57.8	57.5	63.9	63.6	63.6
UC	24.5	31.6	32.1	39.9	41.5	42.0
CSU	18.6	18.3	17.0	16.9	15.3	14.9
CCC	8.3	7.9	8.4	7.1	6.8	6.7
Independent Institutions	42.3	37.4	38.5	32.5	32.7	33.8
Proprietary Institutions	6.3	4.8	4.0	3.6	3.7	2.6
Total	100.0	100.0	100.0	100.0	100.0	100.0

Note:
Percentage shares are derived from Tables 2, 3 and 4.

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Table 6

Aid Recipients and Aid Per Recipient in the Public Sector for the Largest Sources of Generally Available Aid

Number of Aid Recipients

	Pell Grants			Stafford Subsidized Loans				Stafford Unsubsidized Loans				PLUS			
	UC	CSU	CCC	Indep.	UC	CSU	CCC	Indep.	UC	CSU	CCC	Indep.	UC	CSU	CCC
1990-91	25,770	58,469	93,886	61,897	35,697	40,586	16,344	0	0	0	0	4,002	1,071	1,175	N/A
1991-92	28,262	63,796	110,877	67,510	37,714	44,149	19,791	0	0	0	0	4,832	1,837	1,286	101
1992-93	31,682	69,379	127,201	72,636	41,797	49,784	20,454	2,955	526	849	453	6,187	2,920	1,769	148
1993-94	33,723	71,752	132,684	85,481	50,912	65,838	24,891	14,604	5,115	9,805	1,547	6,883	3,351	1,035	70
1994-95	37,387	78,944	158,283	95,776	57,601	77,531	27,511	60,989	18,390	22,837	5,855	8,587	5,326	1,844	72
1995-96	40,279	89,074	173,086	98,945	63,820	95,576	31,320	65,923	20,449	30,123	9,238	9,940	7,312	2,681	70

	Cal Grants A/B/C			Need-Based Institutional Aid				Non-Need-Based Institutional Aid				SLS			
	UC	CSU	CCC	Indep.	UC	CSU	CCC	Indep.	UC	CSU	CCC	Indep.	UC	CSU	CCC
1990-91	22,303	24,976	11,997	N/A	32,826	49,379	209,743	N/A	20,234	1,400	0	25,934	3,819	2,630	N/A
1991-92	22,079	21,842	12,449	N/A	43,522	65,038	247,222	N/A	21,296	2,426	0	31,879	5,954	4,585	1,151
1992-93	23,584	20,760	13,140	N/A	54,004	88,583	299,098	N/A	21,560	2,241	0	36,473	7,586	5,608	1,290
1993-94	24,937	20,340	14,115	N/A	50,086	83,896	391,799	N/A	20,930	2,189	0	41,264	6,962	3,491	1,089
1994-95	26,540	19,209	14,696	N/A	49,455	90,532	458,919	N/A	27,756	2,675	0	268	0	134	9
1995-96	27,978	19,766	15,036	N/A	47,678	95,723	465,806	N/A	30,662	2,874	0	0	0	0	0

Aid per Recipient in Current Dollars

	Pell Grants			Stafford Subsidized Loans				Stafford Unsubsidized Loans				PLUS			
	UC	CSU	CCC	Indep.	UC	CSU	CCC	Indep.	UC	CSU	CCC	Indep.	UC	CSU	CCC
1990-91	$1,673	$1,449	$1,010	$5,133	$3,536	$2,911	$2,005	$0	$0	$0	N/A	$3,836	$3,523	$3,577	N/A
1991-92	$1,788	$1,563	$1,042	$5,215	$3,562	$2,998	$2,128	$0	$0	$0	$0	$3,790	$3,478	$3,626	$3,426
1992-93	$1,803	$1,708	$1,050	$5,165	$3,636	$3,064	$2,126	$269	$2,643	$2,492	$1,689	$3,829	$3,486	$3,593	$3,257
1993-94	$1,671	$1,632	$1,653	$5,822	$4,155	$3,833	$2,338	$4,658	$3,933	$2,809	$2,266	$7,352	$4,676	$4,090	$3,500
1994-95	$1,701	$1,650	$1,497	$6,084	$4,216	$3,928	$2,485	$7,179	$3,973	$3,092	$2,575	$8,172	$5,302	$4,448	$3,681
1995-96	$1,726	$1,668	$1,503	$5,960	$4,238	$4,003	$2,498	$7,108	$4,235	$3,424	$2,658	$8,497	$5,770	$5,428	$3,943

Notes:

Unduplicated recipients are reported for each aid category. Aid per recipient is derived by dividing the number of recipients by total aid volume.

Need- and Non-Need-Based Institutional Aid include aid for graduate and undergraduate students funded by student fees, the state general fund, and other institutional income. These categories exclude privately funded scholarship, grant, fellowship, and loan programs.

N/A means that information is not available.

Table 6 (Continued)
Aid Recipients and Aid Per Recipient in the Public Sector for the Largest Sources of Generally Available Aid

Aid per Recipient in Current Dollars (Continued)

	Cal Grants A/B/C			Need-Based Institutional Aid				Non-Need-Based Institutional Aid				SLS			
	UC	CSU	CCC	Indep.	UC	CSU	CCC	Indep.	UC	CSU	CCC	Indep.	UC	CSU	CCC
1990-91	$1,834	$1,247	$1,080	N/A	$1,553	$698	$149	N/A	$3,523	$1,869	$0	$4,149	$2,823	$2,912	N/A
1991-92	$2,487	$1,457	$1,029	N/A	$1,667	$875	$140	N/A	$3,731	$2,666	$0	$4,195	$2,888	$2,990	$2,976
1992-93	$2,101	$1,269	$907	N/A	$1,865	$1,013	$165	N/A	$3,971	$2,736	$0	$4,493	$3,103	$2,987	$3,069
1993-94	$3,389	$1,791	$1,089	N/A	$2,324	$1,192	$230	N/A	$4,097	$1,981	$0	$7,231	$4,187	$2,913	$2,926
1994-95	$3,729	$1,905	$1,111	N/A	$2,790	$1,267	$225	N/A	$4,276	$3,087	$0	$4,619	$0	$2,291	$2,333
1995-96	$3,590	$1,887	$1,125	N/A	$2,985	$1,337	$233	N/A	$4,178	$3,170	$0	$0	$0	$0	$0

Aid per Recipient in Constant 1996 Dollars

	Pell Grants			Stafford Subsidized Loans				Stafford Unsubsidized Loans				PLUS			
	UC	CSU	CCC	Indep.	UC	CSU	CCC	Indep.	UC	CSU	CCC	Indep.	UC	CSU	CCC
1990-91	$1,958	$1,696	$1,182	$6,008	$4,139	$3,407	$2,347	$0	$0	$0	N/A	$4,490	$4,123	$4,187	N/A
1991-92	$2,028	$1,773	$1,182	$5,915	$4,040	$3,401	$2,414	$0	$0	$0	$0	$4,299	$3,945	$4,113	$3,886
1992-93	$1,983	$1,879	$1,155	$5,681	$3,999	$3,370	$2,338	$296	$2,907	$2,741	$1,858	$4,212	$3,834	$3,952	$3,582
1993-94	$1,791	$1,749	$1,772	$6,241	$4,454	$4,109	$2,506	$4,993	$4,216	$3,011	$2,429	$7,881	$5,012	$4,384	$3,752
1994-95	$1,773	$1,720	$1,560	$6,341	$4,394	$4,094	$2,590	$7,482	$4,141	$3,222	$2,684	$8,517	$5,526	$4,636	$3,836
1995-96	$1,752	$1,693	$1,526	$6,051	$4,302	$4,064	$2,536	$7,216	$4,299	$3,476	$2,698	$8,626	$5,858	$5,511	$4,003
	Cal Grants A/B/C			Need-Based Institutional Aid				Non-Need-Based Institutional Aid				SLS			
	UC	CSU	CCC	Indep.	UC	CSU	CCC	Indep.	UC	CSU	CCC	Indep.	UC	CSU	CCC
1990-91	$2,147	$1,459	$1,264	N/A	$1,818	$817	$174	N/A	$4,123	$2,187	$0	$4,856	$3,304	$3,408	$0
1991-92	$2,821	$1,653	$1,167	N/A	$1,891	$993	$159	N/A	$4,232	$3,024	$0	$4,758	$3,276	$3,392	$3,376
1992-93	$2,311	$1,395	$998	N/A	$2,051	$1,114	$181	N/A	$4,368	$3,009	$0	$4,942	$3,413	$3,285	$3,376
1993-94	$3,633	$1,920	$1,167	N/A	$2,491	$1,278	$247	N/A	$4,392	$2,123	$0	$7,751	$4,488	$3,122	$3,136
1994-95	$3,886	$1,985	$1,158	N/A	$2,908	$1,320	$234	N/A	$4,456	$3,217	$0	$4,814	$0	$2,388	$2,431
1995-96	$3,645	$1,916	$1,142	N/A	$3,030	$1,357	$237	N/A	$4,242	$3,218	$0	$0	$0	$0	$0

Note
See notes on the first page of Table 6

Table 7
Public Sector Loan Aid and Non-Loan Aid,
In Current and Constant 1996 Dollars, per Full-Time Equivalent (FTE) Enrollment,
And Loan Aid as a Share of Total Aid

Current Dollars (Thousands)

	Loan Aid			*Non-Loan Aid*		
	UC	*CSU*	*CCC*	*UC*	*CSU*	*CCC*
1990-91	$169,094	$146,557	$38,902	$272,298	$190,116	$167,893
1991-92	$191,498	$166,342	$50,006	$326,451	$218,076	$191,333
1992-93	$224,104	$192,681	$52,339	$368,625	$271,280	$222,360
1993-94	$307,157	$309,109	$69,831	$413,189	$290,979	$353,655
1994-95	$385,053	$398,908	$86,908	$459,893	$326,270	$385,406
1995-96	$437,573	$517,646	$107,355	$501,989	$346,373	$418,727

Constant 1996 Dollars (Thousands)

	Loan Aid			*Non-Loan Aid*		
	UC	*CSU*	*CCC*	*UC*	*CSU*	*CCC*
1990-91	$197,908	$171,530	$45,531	$318,698	$222,512	$196,502
1991-92	$257,182	$223,397	$67,158	$438,424	$292,876	$256,960
1992-93	$246,492	$211,930	$57,568	$405,451	$298,381	$244,574
1993-94	$329,242	$331,334	$74,852	$442,897	$311,900	$379,083
1994-95	$401,302	$415,742	$90,576	$479,300	$340,039	$401,670
1995-96	$444,224	$525,514	$108,987	$509,619	$351,638	$425,092

Constant 1996 Dollars

	Loan Aid per FTE			*Non-Loan Aid per FTE*		
	UC	*CSU*	*CCC*	*UC*	*CSU*	*CCC*
1990-91	$1,270	$615	$55	$2,045	$798	$234
1991-92	$1,390	$696	$66	$2,368	$912	$252
1992-93	$1,598	$819	$66	$2,628	$1,153	$280
1993-94	$2,162	$1,337	$87	$2,908	$1,258	$439
1994-95	$2,639	$1,682	$106	$3,152	$1,376	$470
1995-96	$2,903	$2,076	$128	$3,331	$1,389	$498

	FTE Enrollment			*Loan Aid as Share of Total Aid*		
	UC	*CSU*	*CCC*	*UC*	*CSU*	*CCC*
1990-91	155,881	278,902	841,075	38%	44%	19%
1991-92	156,371	271,159	860,219	37%	43%	21%
1992-93	154,277	258,834	873,363	38%	42%	19%
1993-94	152,301	247,866	864,014	43%	52%	17%
1994-95	152,050	247,113	854,843	46%	55%	18%
1995-96	153,000	253,100	854,138	47%	60%	20%

Notes:

See Table 6 for the number of aid recipients and aid per recipient.

Figures for Loan Aid and Non-Loan Aid are based on Table 3 and include all federal, state, and institution-based aid.

Aid per FTE is reported to illustrate growth in aid relative to overall enrollment.

FTE enrollment for 1995-96 is estimated.

Table 8
State General Fund and Student Fee Revenue Expenditures On Student Aid and All Higher Education, By Segment, In Current Dollars (Thousands)

Expenditures on Student Aid

	1990-91	*1991-92*	*1992-93*	*1993-94*	*1994-95*	*1995-96*
University of California						
State General Fund						
All Programs	$47,253	$56,460	$53,834	$65,423	$53,743	$54,136
Student Fee Revenue						
All Programs	$33,082	$48,837	$70,202	$103,312	$121,912	$124,813
Total	**$80,335**	**$105,297**	**$124,036**	**$168,735**	**$175,655**	**$178,949**
California State University						
State General Fund						
State University Grants	$20,989	$33,351	$33,718	$33,718	$33,718	$33,718
EOP	$11,021	$12,704	$14,024	$14,452	$13,830	$13,936
Graduate Equity Fellowship	$402	$895	$864	$795	$688	$767
Subtotal	$32,412	$46,950	$48,606	$48,965	$48,236	$48,421
Student Fee Revenue						
All Programs	$0	$0	$36,671	$46,062	$60,899	$61,654
Total	**$32,412**	**$46,950**	**$85,277**	**$95,027**	**$109,135**	**$110,075**
Calif. Community Colleges						
State General Fund						
Board of Governors Grants	$12,018	$16,851	$28,501	$52,672	$74,799	$93,307
EOP/S	$8,948	$8,125	$7,272	$6,884	$5,328	$6,199
Subtotal	$20,966	$24,976	$35,773	$59,556	$80,127	$99,506
Student Fee Revenue						
All Programs	$0	$0	$0	$0	$0	$0
Total	**$20,966**	**$24,976**	**$35,773**	**$59,556**	**$80,127**	**$99,506**
Student Aid Commission						
State General Fund	**$157,032**	**$168,975**	**$142,831**	**$207,600**	**$222,878**	**$234,442**

State General Fund Expenditures on All Higher Education, by Segment

	1990-91	*1991-92*	*1992-93*	*1993-94*	*1994-95*	*1995-96*
University of California	$2,135,733	$2,105,560	$1,878,631	$1,793,236	$1,825,402	$1,931,649
California State University	$1,660,229	$1,640,883	$1,496,699	$1,452,290	$1,578,128	$1,675,585
Calif. Community Colleges	$1,792,691	$1,799,465	$1,641,643	$1,279,221	$1,342,684	$1,573,219

Student Fee Expenditures on All Higher Education, by Segment

	1990-91	*1991-92*	*1992-93*	*1993-94*	*1994-95*	*1995-96*
University of California	$249,641	$328,550	$466,935	$519,904	$581,168	$601,090
California State University	$262,308	$306,363	$401,393	$417,909	$450,671	$458,175
Calif. Community Colleges	$72,070	$82,278	$122,575	$186,912	$174,855	$164,602

Notes:

1990-91 through 1993-94 figures are actual expenditures for institutional aid in the public sector and for generally-available aid administered by the California Student Aid Commission. Estimated 1994-95 and budgeted 1995-96 expenditures are from the Governor's 1995-96 budget.

State general fund and student fee expenditures for student aid are not equivalent to aid awarded to students. The public sectors derive the rest of their institutional student aid funding from a combination of gifts and endowment income, private aid programs, and other institutional income.

In 1993-94, the Board of Governors Grant became a fee waiver. As a result, the state discontinued direct expenditures for this program. The state does take into consideration an estimated decrease in fee revenue due to the waiver when determining the system's total operating appropriation. The figures reported here for 1993-94 through 1995-96 represent the anticipated lost revenue for which the state compensated the community college system.

Table 8a
State General Fund and Student Fee Revenue Expenditures On Student Aid and All Higher Education, By Segment, in Constant 1996 Dollars (Thousands)

Expenditures on Student Aid

	1990-91	*1991-92*	*1992-93*	*1993-94*	*1994-95*	*1995-96*
University of California						
State General Fund						
All Programs	$55,305	$64,043	$59,212	$70,127	$56,011	$54,959
Student Fee Revenue						
All Programs	$38,719	$55,396	$77,215	$110,740	$127,057	$126,710
Total	**$94,024**	**$119,438**	**$136,427**	**$180,867**	**$183,068**	**$181,669**
California State University						
State General Fund						
State University Grants	$24,566	$37,830	$37,086	$36,142	$35,141	$34,231
EOP	$12,899	$14,410	$15,425	$15,491	$14,414	$14,148
Graduate Equity Fellowship	$471	$1,015	$950	$852	$717	$779
Subtotal	$37,935	$53,255	$53,462	$52,486	$50,272	$49,157
Student Fee Revenue						
All Programs	$0	$0	$40,334	$49,374	$63,469	$62,591
Total	**$37,935**	**$53,255**	**$93,796**	**$101,859**	**$113,740**	**$111,748**
Calif. Community Colleges						
State General Fund						
Board of Governors Grants	$14,066	$19,114	$31,348	$56,459	$77,956	$94,725
EOP/S	$10,473	$9,216	$7,998	$7,379	$5,553	$6,293
Subtotal	$24,539	$28,330	$39,347	$63,838	$83,508	$101,018
Student Fee Revenue						
All Programs	$0	$0	$0	$0	$0	$0
Total	**$24,539**	**$28,330**	**$39,347**	**$63,838**	**$83,508**	**$101,018**
Student Aid Commission						
State General Fund	**$183,790**	**$191,668**	**$157,100**	**$222,526**	**$232,283**	**$238,006**

State General Fund Expenditures on All Higher Education, by Segment

	1990-91	*1991-92*	*1992-93*	*1993-94*	*1994-95*	*1995-96*
University of California	$2,499,662	$2,388,337	$2,066,306	$1,922,170	$1,902,434	$1,961,010
California State University	$1,943,132	$1,861,254	$1,646,219	$1,556,710	$1,644,725	$1,701,054
Calif. Community Colleges	$2,098,166	$2,041,133	$1,805,643	$1,371,197	$1,399,345	$1,597,132

Student Fee Expenditures on All Higher Education, by Segment

	1990-91	*1991-92*	*1992-93*	*1993-94*	*1994-95*	*1995-96*
University of California	$276,452	$372,674	$513,582	$557,285	$605,693	$610,227
California State University	$290,480	$347,508	$441,492	$447,957	$469,689	$465,139
Calif. Community Colleges	$79,810	$93,328	$134,820	$200,351	$182,234	$167,104

Note:
Constant dollar figures are based on Table 8.

Notes and Sources

Abbreviations

CCC	California Community Colleges
CSU	California State University
CWS	Federal College Work-Study
FDSLP	Ford Direct Student Loan Program
FFELP	Federal Family Educational Loan Program
FTE	Full-time equivalent
PLUS	Parent Loans to Undergraduate Students
SEOG	Federal Supplemental Educational Opportunity Grant
SLS	Supplemental Loans for Students
SSIG	State Student Incentive Grant
UC	University of California

General Notes

Aid is reported by the academic year in which it is awarded. The academic year is defined as July 1 to June 30. When necessary, fiscal year data are converted to the academic year equivalents by reassigning the July through September expenditures.

Details may not add to totals due to rounding.

Notes on California Terminology

In this report, the term "sectors" refers to the public, private nonprofit, and private for-profit (or proprietary) institutions in California. "Segments" refers to the two public universities (CSU and UC) and the California Community Colleges (CCC).

Traditionally, the term "fees" has been used in the California public segments rather than tuition because the 1960 Master Plan for Higher Education stipulated that students in California were not to be charged tuition, but rather only fees covering administrative and auxiliary services. For the most part, this convention is reflected in this report.

A Note on Constant Dollar Conversion

The Consumer Price Index for all urban dwellers (CPI-U) is used to adjust for inflation. The base year for constant-dollar conversion in this publication is calendar year 1996. The current year is the academic year in which aid was awarded.

Formula for Constant Dollar Conversion

$$\text{constant (base year) dollars} = \text{current year dollars} \times \frac{\text{CPI for the base year}}{\text{CPI for the current year}}$$

Consumer Price Indexes (1982-84 = 100)

Calendar Year	*CPI*	*Academic Year*	*CPI*
1990	130.7	1990–91	134.0
1991	136.3	1991–92	138.3
1992	140.4	1992–93	142.6
1993	144.6	1993–94	146.3
1994	148.3	1994–95	150.5
1995	152.4	1995–96	154.9
1996	156.9	1996–97	N/A

Primary Sources

Unless otherwise noted, the sources for data on aid awarded, student charges, and student fee revenue are as follows:

University of California:

Student Financial Support, Office of the President

California State University:
Academic Affairs, Access and Retention, Office of the Chancellor

California Community Colleges:
Student Financial Assistance Programs, Office of the Chancellor

Independent Nonprofit Institutions:
Association of Independent California Colleges and Universities

Proprietary and Specialty Institutions:
California Student Aid Commission

Additional Sources

Loan Data for Independent Nonprofit and Proprietary Institutions:
U.S. Department of Education, National Student Loan Database

FTE Enrollment:
California State Department of Finance

Disposable Personal Income:
Bureau of the Census, U.S. Department of Commerce, *Statistical Abstract of the United States: 1993* (113th edition) Washington, D.C. 1993.

Median Household Income:
Housing and Household Economics Statistics Division, Income Statistics Branch, Bureau of the Census

State General Fund and Student Fee Revenue Expenditures:
California State Department of Finance

Consumer Price Index:
Bureau of Labor Statistics, U.S. Department of Labor
(http:\\www.bls.stats.gov)

Acknowledgments

Many people assisted with this report by providing data, reviewing drafts, and offering comments. Special thanks to the student aid professionals from the public sector: Kimberly Hart at the University of California, Mary Robinson at the California State University, and Linda Michalowski at the California Community Colleges. Jonathan Brown and Marjorie Suckow at the Association of Independent California Colleges and Universities also provided important data and assistance. These colleagues were primary sources; their advice, explanations, and comments have greatly improved the report.

The authors also wish to thank: Joni Finney of The California Higher Education Policy Center; Jacqueline King, American Council on Education; Roberta Merchant-Stoutamire, College Board; Maria Rojtman and Barry Goldstein, U.S. Department of Education's Office of Postsecondary Education; Don Hills and Cathy Wakeman, California Student Aid Commission; Judy Day, California State Department of Finance; and Sam Kipp, Kipp Research and Consulting.

THE CALIFORNIA HIGHER EDUCATION POLICY CENTER

The California Higher Education Policy Center is a nonprofit, independent, nonpartisan organization created to stimulate public discussion and debate concerning the purposes, goals and organization of higher education in California.

Single copies of this publication are available from The California Higher Education Policy Center, 160 West Santa Clara Street, Suite 704, San Jose, California 95113. For an immediate response, please FAX requests to (408) 287-6709. Ask for Report No. 97-8.

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